Search Report
EIC 3600

STIC Database Tracking Number: 280044

To: Examiner Hao Fu	From: Aaron Gitzen
Location: KNX 04 A79	Location: EIC3600
Art Unit: 3693	KNX 04 A70
Date: 4/26/2010	Phone: (571) 272-3096
Case Serial Number: 10711550	aaron.gitzen@uspto.gov

Search Notes

Dear Examiner Fu :

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog.

References of interest are listed in the first part of the search results. Please scan through the remaining results for other possible references of interest.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Aaron Gitzen

I. References of Interest

A. Dialog

37/3,K/3 (Item 3 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

19705143 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Making cheques more efficient

ELECTRONIC PAYMENTS INTERNATIONAL
October 31, 2001
Journal Code: WEPI **Language:** English **Record Type:** FULLTEXT
Word Count: 3752
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...the operational workflow of banks by eliminating the need to move cheques physically from one **bank** to **another**, resulting in greater efficiency in the local banking industry.

A National Image Archive will facilitate the **storage** and retrieval of **cheque images** and also eliminate the need for **banks** to store physical cheques.

CTS will also be capable of clearing multi-currency cross-border...

Dialog eLink: Order File History
22/3K/14 (Item 10 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01269510

ELECTRONIC PAYMENT CLEARING AND CHECK IMAGE EXCHANGE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES D'ECHANGE D'IMAGES DE CHEQUES ET DE COMPENSATION DE PAIEMENT ELECTRONIQUE

Patent Applicant/Patent Assignee:

- **THE CLEARING HOUSE PAYMENTS COMPANY LLC**
  100 Broad Street, New York, NY 10004; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **DUNN John P**
  46 Wantaugh Avenue, East Islip, NY 11730; US; US (Residence); US (Nationality)
- **LEDFORD Stephen**
  1760 Providence Place Drive, Alpharetta, GA 30004; US; US (Residence); US (Nationality)
- **JACKSON Steve H**
  170 Prospect Avenue Apt. 7N, Hackensack, NJ 07601; US; US (Residence); US (Nationality)
- **WOOD Albert G**
  8 Landview Drive, Kings Park, NY 11754; US; US (Residence); US (Nationality)

Legal Representative:

- **CLAYTON Ronald A et al (agent)**
  Fitzpatrick, Cella, Harper & Scinto, 30 Rockefeller Plaza, New York, NY 10112-3801; US

	Country	Number	Kind	Date
Patent	WO	200574538	A2-A3	20050818
Application	WO	2005US2688		20050128
Priorities	US	2004768821		20040130

Detailed Description:

...rejected during the ECP edit 410 process. For example, an operator may manually correct codeline **data based** on a visual inspection of a **check image**. Alternatively, **image** data for an individual item or group of items may be requested from the collecting... ...receiving banks receive the ECP data payloads and post. They later receive the ECP image **data file** payloads, and store the **check images**. The receiving **bank** identifies exceptions, - 19 to create a payload consisting of a ECP disposition file. The ECP...

Claims:

12 An electronic check presentment (ECP) system in which ECP data and
check image data are exchanged between a **host bank** and a **plurality** of other **banks**via a network, the ECP system comprising:a check processing device for processing paper checks... ...bank.
15 A method for performing electronic check presentment (ECP) in which
ECP data with **check image** data are exchanged between a **host bank** and a **plurality**of other **banks** via a **network**, the method comprising:generating ECP data including **check image** data from paper **checks**;- 42 generating outgoing ECP data files from the ECP data, each outgoing ECPdata file...

Dialog eLink: Order File History
22/3K/23 (Item 19 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00381317

COMMUNICATION OF IMAGES OF ELECTRONIC FUNDS TRANSFER INSTRUMENTS
COMMUNICATION D'IMAGES D'INSTRUMENTS DE TRANSFERT DE FONDS ELECTRONIQUES

Patent Applicant/Patent Assignee:

- **FINANCIAL SERVICES TECHNOLOGY CONSORTIUM**
- **THE FIRST NATIONAL BANK OF BOSTON**
- **UNISYS CORPORATION**
- **HUNTINGTON NATIONAL BANK**
- **CITIBANK N A**
- **LAWRENCE LIVERMORE NATIONAL LABORATORY**
- **INTERNATIONAL BUSINESS MACHINES CORPORATION**

Inventor(s):

- **WARNER Gerhard M Jr**
- **SHUTZER Daniel**
- **VERMEIRE Daniel R**
- **KRAJEWSKI William J**
- **SANDER Jo**
- **ROHRER Gene**
- **STANLEY Phil**

	Country	Number	Kind	Date
Patent	WO	9722060	A1	19970619
Application	WO	96US20358		19961212
Priorities	US	95571099		19951212

Detailed Description:

...are at the same location or
geographically separated.

In Fig. 4, bank 50 has an **image** capture system 62
25 connected to its **server** . The **bank** which captures a **check**
image is known as the **bank** of first image. The image

capture system includes a scanner 64 for obtaining an electronic... ...presentment of checks by a processing system 66, which may be connected to the 5 **bank**'s **server**.

The **digital check image** and the codeline data are stored in a data store S6 known as an archive. The **bank** may transmit **both** the codeline data from the **check** and the **check image** data over the same **network,** although the codeline data and the **check image** need not be transmitted together. The archive 56 stores the data in a proprietary format... ...own use of the stored check images and codeline data such as for processing and **viewing**.

In an alternative embodiment, **check images** and data may be captured and stored by a third party repository 57. The repository would provide an archive **server** 59 for access to the stored **check images** and data by other **banking** institutions.

The applications must support communication of **check images** and requests in a standard format since each bank employs its own chosen proprietary image... ...incorporated by reference.

A system known as Image Locator Services (ILS) 72 located in the **bank** as part of its **server** processes **check** 20 **image** data, codeline data and query requests from the bank's proprietary format into the X9...

B. Additional Resources Searched

[Insert]

II. Inventor Search Results from Dialog

```
File  20:Dialog Global Reporter 1997-2010/Apr 26
         (c) 2010 Dialog
File  15:ABI/Inform(R) 1971-2010/Apr 24
         (c) 2010 ProQuest Info&Learning
File 610:Business Wire 1999-2010/Apr 26
         (c) 2010 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 613:PR Newswire 1999-2010/Apr 26
         (c) 2010 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2010/Apr 23
         (c) 2010 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2010/Apr 26
         (c) 2010 McGraw-Hill Co. Inc
File   9:Business & Industry(R) Jul/1994-2010/Apr 24
         (c) 2010 Gale/Cengage
File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17
         (c) 2010 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 08
         (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23
         (c) 2010 Gale/Cengage
File  16:Gale Group PROMT(R) 1990-2010/Apr 22
         (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23
         (c) 2010 Gale/Cengage
File 471:New York Times Fulltext 1980-2010/Apr 26
         (c) 2010 The New York Times
```

```
Set     Items   Description
S1          0   AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2      26628   AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3        889   AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4          0   S1 AND S2 AND S3
```

```
File   2:INSPEC 1898-2010/Apr W3
         (c) 2010 The IET
File  35:Dissertation Abs Online 1861-2010/Mar
         (c) 2010 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Apr 22
         (c) 2010 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb
         (c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Apr 26
         (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Apr 26
         (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 Gale/Cengage
```

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File 256:TecTrends 1982-2010/Apr W4
         (c) 2010 Info.Sources Inc. All rights res.
File  23:CSA Technology Research Database 1963-2010/Feb
         (c) 2010 CSA.
File   7:Social SciSearch(R) 1972-2010/Apr W3
         (c) 2010 The Thomson Corp
File  34:SciSearch(R) Cited Ref Sci 1990-2010/Apr W3
         (c) 2010 The Thomson Corp
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
         (c) 2006 The Thomson Corp
```

Set	Items	Description
S1	35	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	54263	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	2458	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	0	S1 AND S2 AND S3

```
File 348:EUROPEAN PATENTS 1978-201016
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100422|UT=20100415
         (c) 2010 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-201014
         (c) 2010 UNIVENTIO/THOMSON
```

Set	Items	Description
S1	0	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	5493	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	698	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	0	S1 AND S2 AND S3

```
File 350:Derwent WPIX 1963-2010/UD=201026
         (c) 2010 Thomson Reuters
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)
         (c) 2010 JPO & JAPIO
File 344:Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
```

Set	Items	Description
S1	2	AU=(MCMONAGLE, P? OR MCMONAGLE P? OR MCMONAGLE P?)
S2	5383	AU=(SMITH, D? OR SMITH D? OR SMITH(2N)D?)
S3	338	AU=(NORMAN, R? OR NORMAN R? OR NORMAN(2N)R?)
S4	1	S1 AND S2 AND S3

III. Text Search Results from Dialog

A. Patent Files, Abstract

```
File 350:Derwent WPIX 1963-2010/UD=201026
         (c) 2010 Thomson Reuters
File 347:JAPIO Dec 1976-2009/Dec(Updated 100326)
         (c) 2010 JPO & JAPIO
File 344:Chinese Patents Abs Jan 1985-2006/Jan
         (c) 2006 European Patent Office
```

```
Set     Items   Description
S1      12872   (CHECK? ? OR CHEQUE? ?)(4N)(IMAGE? ? OR PICTURE? ? OR GRAPHIC? OR
 PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR
 DIGITAL? OR DIGITIS? OR DIGITIZ?)

S2        242   S1(8N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVING??(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S3      18151   (PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR
 MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR
 SEVERAL?? OR TWO? ?)(5N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVINGS(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S4       1112   S1(7N)(SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ?
 OR MAIN()FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR
 WEBSERVER? ? OR STORAGE? ?)

S5        348   S1(7N)(DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR
 KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??)()(BASE? ? OR
 BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))

S6        355   S1(8N)(DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD()DRIVE?
 ?)

S7        250   (CHECK? ? OR CHEQUE? ?)(3N)(IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED
 OR SCAN? ? OR DIGITAL?? OR DIGITIZ?)(3N)(SERVER? ? OR DATABASE? ? OR DRIVE? ?)

S8        242   S1 AND S2
S9         68   S8 AND S3
S10        22   S9 AND S4
S11       348   S1 AND S5
S12        15   S11 AND S2
S13       355   S1 AND S6
S14        15   S13 AND S2
S15       208   S1 AND S7
S16        21   S15 AND S2
S17        51   S10 OR S12 OR S14 OR S16
S18        51   IDPAT (sorted in duplicate/non-duplicate order)
S19        51   IDPAT (primary/non-duplicate records only)
S20        43   S19 AND IC=(G06Q OR G06F OR G06K)
```

Dialog eLink: Order File History
20/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0019360719 *Drawing available*
WPI Acc no: 2009-M27579/200953
Computer-implemented electronic check image determining method for bank paper check, involves reading electronic check image, and reporting failure value to entity creating electronic check image, where failure value is stored in database
Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N); FEDERAL RESERVE BANK CLEVELAND (RESE-N); FEDERAL RESERVE BANK KANSAS CITY (RESE-N); FEDERAL RESERVE BANK RICHMOND (RESE-N)
Inventor: BREEDEN B T; MUELLER R L; NORI V S; SCHAADT T E

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20090196485	A1	20090806	US 200812079	A	20080131	200953	B

Priority Applications (no., kind, date): US 200812079 A 20080131

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20090196485	A1	EN	14	4	

Computer-implemented electronic check image determining method for bank paper check, involves reading electronic check image, and reporting failure value to entity creating electronic check image, where failure value is stored in database Original Titles: Tag validation for efficiently assessing electronic **check image** quality **Alerting Abstract** ...NOVELTY - The method involves reading an electronic **check image** comprising multiple tags, and determining whether the tags meet a tag standard. The electronic **check image** is not suitable for image quality analysis process when the tags dissatisfy the tag standard... ...valid or invalid. A failure value is reported to an entity that creates the electronic **check image**, and the failure value is stored in a database. USE - Computer-implemented method for determining whether an electronic **check image** is suitable for **image** quality analysis process during processing of a **bank** paper check through a commercial banking system... ...ADVANTAGE - The method enables efficient assessment of the quality of the electronic **check image**, and the validated tags improve efficiency of the image quality analysis process. The method reports the failure value that indicates a reason for the unsuitability of the **check image**, thus enabling an institution or operator to correct the image or create another suitable image... ...DESCRIPTION OF DRAWINGS - The drawing shows a flowchart of a computer-implemented electronic **check image** determining method. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00**... **G06K-0009/00**... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** Efficiently assessing the quality of an

electronic **check image** by determining whether the **check image** is suitable for **image** quality analysis prior to performing the **image** quality analysis. A **check** processing module of a check processor can determine whether the **check image** is suitable for **image** quality analysis by validating certain tags in the image. For example, such validation can include determining whether the **check image** includes certain mandatory tags and whether any optional tags present in the **image** are valid. The **check** processing module can determine that the **check image** is not suitable for image quality analysis if it does not include the mandatory tags... ... any invalid optional tags. The check processing module can assign a failure value to any **check image** that is not suitable for image quality analysis. The failure value can indicate a reason for the unsuitability of the **check image. Claims:** What is claimed is: **1** . A computer-implemented method for determining whether an electronic **check image** is suitable for **image** quality analysis, comprising the steps of: reading an electronic **check image** comprising a plurality of tags; determining whether the plurality of tags meet a tag standard... ... that the plurality of tags do not meet the tag standard, determining that the electronic **check image** is not suitable for image quality analysis.

Dialog eLink: Order File History

20/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0019320615 *Drawing available*
WPI Acc no: 2009-L92732/200950
Related WPI Acc No: 2009-L92578; 2009-L92734; 2009-L93096
Check processing method used in financial institutions, involves transferring image of check to server, and processing it to create bi-tonal image of check for data extraction
Patent Assignee: NEPOMNIACHTCHI G (NEPO-I)
Inventor: NEPOMNIACHTCHI G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20090185738	A1	20090723	US 2008346047	A	20081230	200950	B
			US 200822279	P	20080118		

Priority Applications (no., kind, date): US 200822279 P 20080118; US 2008346047 A 20081230

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20090185738	A1	EN	36	19	Related to Provisional	US 200822279

Check processing method used in financial institutions, involves transferring image of check to server, and processing it to create bi-tonal image of check for data extraction Original Titles:METHODS FOR MOBILE **IMAGE** CAPTURE AND PROCESSING OF **CHECKS Alerting Abstract** ...NOVELTY - An **image** of a **check** is captured (704) using a mobile communication device. The captured image is transferred to a server, and is processed (710) to create a bi-tonal **image** of the **check** for data extraction. ...ADVANTAGE - The optimization and enhancement of the **check image** are enabled by capturing its **image** and then transmitting the **image** to a **server**, and the **check** can be processed automatically and reliably... ...704 Capture of **check image Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00**... **G06K-0009/00**... Original Publication Data by AuthorityArgentina**Publication No. Claims:** What is claimed is: **1** . A method for mobile **image** capture and processing for **checks**, comprising: capturing an **image** of a **check** using the mobile communication device; transmitting the image to a server; and processing the image to create a bi-tonal **image** of the **check** for data extraction.

Dialog eLink: Order File History

20/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0019221119 *Drawing available*
WPI Acc no: 2009-K91710/200944
Self-service check depositing terminal e.g. image-based check depositing automated teller machine, operating method for clearing check, involves sending transaction data and check image data to check data consolidation server
Patent Assignee: NCR CORP (NATC)
Inventor: ANCELL M; DELL C M; GAWNE S C

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20090164372	A1	20090625	US 20074362	A	20071220	200944	B

Priority Applications (no., kind, date): US 20074362 A 20071220

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20090164372	A1	EN	14	7	

Self-service check depositing terminal e.g. image-based check depositing automated teller machine, operating method for clearing check, involves sending transaction data and check image data to check data consolidation server Original Titles: Methods of processing data captured during a deposit transaction conducted at an **image**-based self-service **check** depositing terminal **Alerting Abstract** ...URL associated with a check data consolidation server (122) other than an authentication server of **another financial institution** (120) is received from the former **financial institution** based upon the ID data. Transaction data and **check image** data are sent to the check data consolidation server (122) based upon the message, so... ... server other than an authentication server of a financial institution to clear checks between the **financial institution** and **another financial institution**.... ... USE - Method for operating a self-service **check** depositing terminal e.g. **image**-based **check** depositing automated teller machine (ATM) (claimed) such as **NCR PERSONAS 6676** (RTM: Not defined) ATM... ... ADVANTAGE - The method allows a self-service check depositing terminal to send the transaction and **check image** data to the consolidation **servers** the **financial institutions**, regardless of the owner of the self-service check depositing terminal, thus allowing the self**Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00**... **G06Q-0040/00**... Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**and (ii) is based upon the ID data which has been processed at the first **financial** institution; and sending transaction data and **check image** data to the **check** data consolidation **server** which is other than an authentication server of the second financial institution based upon the...

Dialog eLink: Order File History

20/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0018648203 *Drawing available*
WPI Acc no: 2009-E04905/200909
Method for operating remote check image capture system, involves transmitting captured check images to bank server while scanning other checks to start balancing checks without waiting for scanning of all checks in batch
Patent Assignee: NCR CORP (NATC)
Inventor: GAWNE S C

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20090018960	A1	20090115	US 2007827867	A	20070713	200909	B

Priority Applications (no., kind, date): US 2007827867 A 20070713

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20090018960	A1	EN	7	3	

Method for operating remote check image capture system, involves transmitting captured check images to bank server while scanning other checks to start balancing checks without waiting for scanning of all checks in batch Original Titles: Method of operating a remote **check image** capture system and an apparatus therefor **Alerting Abstract** ...NOVELTY - A batch of **checks** is **scanned** by a **check** scanner provided in a commercial facility, to output a stream of captured **check** images. The captured check **images** are stored locally. The captured **check images** are transmitted to a **bank server** while **scanning** other **checks** to allow a human operator to start the balancing **checks** without waiting for the **scanning** of all **checks** in the batch. DESCRIPTION - An INDEPENDENT CLAIM is included for apparatus for operating remote **check image** capture system... ...USE - Method for operating remote **check image** capture system... ...ADVANTAGE - Since the operator need not to wait until the **check images** are transmitted from a remote capture client to the bank server, the amount of time perceived by the operator to transmit the **check images** is reduced. Thus, the overall workflow is improved... ...DESCRIPTION OF DRAWINGS - The drawing shows a flowchart of the process of operating remote **check image** capture system... ...110 Receiving **scanned check image** data... ...130 Storing **check image** data with identification number in local memory... ...140 Transmitting **check image** data with identification number to **bank server Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00**... **G06Q-0040/00**... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** A method is provided of operating a remote **check image** capture system. The method comprises **scanning** a batch of **checks** to provide a stream of captured **check images**, locally storing the captured **check images**, and transmitting the captured **check images** to a **bank server** while other **checks** are being **scanned** to enable a human operator to begin balancing checks without having to wait until all checks of the batch of **checks** have been **scanned. Claims:** What is claimed is: **1**. A method of operating a remote **check image** capture system, the method comprising: **scanning** a batch of **checks** to provide a stream of captured **check images**; locally storing the captured **check images**; and transmitting captured **check images** to a **bank server** while other **checks** are being **scanned** to enable a human operator to begin balancing checks without having to wait until all checks of the batch of **checks** have been **scanned.**

Dialog eLink: Order File History

20/3,K/8 (Item 8 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0018590483 *Drawing available*

WPI Acc no: 2009-A88881/200904
XRPX Acc No: N2009-064809
Secure check capture device for use in banking system, has controller to route checks successfully scanned by check scanner into secure check storage-area
Patent Assignee: WALTERS R (WALT-I)
Inventor: WALTERS R

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20090001158	A1	20090101	US 2007937334	P	20070627	200904	B
			US 200833437	A	20080219		

Priority Applications (no., kind, date): US 2007937334 P 20070627; US 200833437 A 20080219

Patent Details						
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**	
US 20090001158	A1	EN	11	6	Related to Provisional	US 2007937334

Secure check capture device for use in banking system, has controller to route checks successfully scanned by check scanner into secure check storage-area Alerting Abstract ...comprise a check scanner (104) to electronically capture information from several checks. A controller routes **checks** successfully **scanned** by the **check** scanner into a secure check **storage**-area (103). ...DESCRIPTION OF DRAWINGS - The drawing shows a schematic top cross-sectional **view** of the secure **check** capture... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0005/00**... **G06K-0005/00**... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**one or more checks. The check capture device also includes control logic configured to route **checks** successfully **scanned** by the **check** scanner into the secure check **storage** area. A method of capturing check information is also disclosed. ...**Claims:**to electronically capture information from one or more checks; (c) control logic configured to route **checks** successfully **scanned** by the **check** scanner into the secure check **storage**-area.

Dialog eLink: Order File History

20/3,K/10 (Item 10 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0017969458 *Drawing available*
WPI Acc no: 2008-H89782/200850
Related WPI Acc No: 2003-139627
XRPX Acc No: N2008-633018

Computerized authorized checks accepting method for electronic check -processing system, involves transmitting image of check to third party service provider, where provider processes check by retrieving statistical data

Patent Assignee: GREEN P H (GREE-I); LABADIE T S (LABA-I); PENA G M (PENA-I); SIEMBIEDA J D (SIEM-I)
Inventor: GREEN P H; LABADIE T S; PENA G M; SIEMBIEDA J D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080162351	A1	20080703	US 1999259619	A	19990301	200850	B
			US 2001273924	P	20010307		
			US 200290360	A	20020304		
			US 200846973	A	20080312		

Priority Applications (no., kind, date): US 1999259619 A 19990301; US 2001273924 P 20010307; US 200290360 A 20020304; US 200846973 A 20080312

Computerized authorized checks accepting method for electronic check -processing system, involves transmitting image of check to third party service provider, where provider processes check by retrieving statistical data Alerting Abstract ...NOVELTY - The method involves **scanning** a **check** from a **check** writer at a merchant location to acquire a **check image**. The **image** of the **check** is transmitted to a third party service provider. The provider processes the check by retrieving... ...low. The merchant is provided with an option to override the decline and accept the **check**. The **image** is stored in an image repository, and a sight draft of the **check** is printed. The **image** of the **check** is deposited for processing in a **bank** account. ...and receives payment on the checks electronically from the third-party service provider while the **image** of the **check** writer's check is stored electronically and the payment is presented through the normal check... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0030/00 G06Q-0020/00**... ...**G06Q-0030/00** Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**and receive payment on the same electronically from a third-party service provider while the **image** of the **check** writer's check is stored electronically and the payment itself is presented through the normal... ...**Claims:**payment on the same electronically from a third-party service provider comprising the following steps:**scanning** a **check** from a **check** writer at a merchant location to acquire a **check image**;transmitting the **image** of the **check** to a third party service provider, wherein the third party service provider processes the check using the following steps:retrieving statistical data related to the **check** writer from the **check image**;validating the statistical data against a **database** of **check** writer data to determine a probability that the check will be honored;notifying the merchant... ... low, and providing the merchant with an option to override the decline and accept the **check**;storing the **check image** in an **image** repository;printing a sight draft of the **check**; anddepositing the **image** of the **check** in a **bank** account for processing.

Dialog eLink: Order File History
20/3,K/11 (Item 11 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0017801871 *Drawing available*
WPI Acc no: 2008-G22327/200839
XRPX Acc No: N2008-485654
Check depositing transaction bank processing method, involves storing data file representing image of transaction receipt provided to bank customer in storage unit as record of check depositing transaction for bank
Patent Assignee: NCR CORP (NATC)
Inventor: LUGG R P; MEIDELL C

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20080061126	A1	20080313	US 2006517854	A	20060908	200839	B
US 7637423	B2	20091229	US 2006517854	A	20060908	201002	E

Priority Applications (no., kind, date): US 2006517854 A 20060908

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20080061126	A1	EN	8	5	

Alerting Abstract ...NOVELTY - The method involves receiving a check for depositing from a **bank** customer. An image e.g. color **image**, of the received **check** is captured. A transaction receipt (50) is provided as a record of check depositing transaction... ...bank customer. The receipt is provided with transaction-specific information e.g. transaction date, the **image** of the received **check**, and a full **image** of a deposit slip. A **data file** representing an image of the transaction receipt provided to the bank customer is stored in... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date ...**G06Q-0040/00** ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**depositing transaction between a bank customer and the bank. The method comprises receiving from the **bank** customer at least one **check** for depositing, capturing an **image** of the at least one check received from the bank customer, providing the bank customer... ... can lead to a dispute with the bank. In one form of the invention, the **bank** creates a deposit slip which contains a **picture** of each **check** which was deposited, and also a **picture** of each **check** which was removed from the deposit process. This deposit slip creates a historical record of... ...**Claims:**depositing transaction between a bank customer and the bank, the method comprising:receiving from the **bank** customer at least one **check** for depositing;capturing an **image** of the at least one check received from the bank customer;providing the bank customer... ... more checks and a deposit slip; b) capturing an image of each of the received **checks** and a first **image** of the deposit slip; c) electronically on a processor generating a transaction receipt which contains...

Dialog eLink: Order File History
20/3,K/12 (Item 12 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0017709494 *Drawing available*
WPI Acc no: 2008-F29944/200835
XRPX Acc No: N2008-413860
Check image data aggregation method for electronic financial data transactions process in bank, involves retrieving primary check image and secondary check image using primary identifier and secondary identifier, respectively
Patent Assignee: BANK OF AMERICA CORP (BANK-N); BRIGGS G (BRIG-I); RONCA J (RONC-I)
Inventor: BRIGGS G; RONCA J

Patent Family (3 patents, 120 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080080760	A1	20080403	US 2006827396	P	20060928	200835	B
			US 2007864506	A	20070928		
WO 2008040012	A2	20080403	WO 2007US79975	A	20070928	200835	E
WO 2008040012	A3	20080703	WO 2007US79975	A	20070928	200845	E

Priority Applications (no., kind, date): US 2006827396 P 20060928; US 2007864506 A 20070928

Check image data aggregation method for electronic financial data transactions process in bank, involves retrieving primary check image and secondary check image using primary identifier and secondary identifier, respectively Original Titles: Aggregation of **Check Image** Data... ...AGGREGATION OF **CHECK IMAGE** DATA... ...RECOUPEMENT DE DONNEES D'**IMAGE** DE **CHEQUE Alerting Abstract** ...NOVELTY - The method involves receiving a request for a primary **check image** and a secondary **check image**, where the request comprises a primary identifier associated with the primary **check image** and a secondary identifier associated with the secondary **check image**. The primary **check image** and the secondary **check image** are retrieved using the primary identifier and the secondary identifier from a **banking** entity. The **two check images** are transmitted in response to the request. ... a computer readable media storing program code having instructions for a **processor** for performing aggregation of **check image** data a system for aggregation of **check image** data... ... USE - Method for aggregation of **check image** data associated with an electronic draft for an electronic financial data transactions process in a... ... reducing the legal impediments to check truncation. The method facilitates prevention of unauthorized access to **check images** efficiently... ... DESCRIPTION OF DRAWINGS - The drawing shows a flowchart illustrating a method for aggregation of **check image** data.**Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00**... **G06K-0009/00**... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A method includes receiving a request for a first **check image** and a second **check image**. The request includes a first identifier associated with the first **check image** and a second identifier associated with the second **check image**. The method further includes retrieving the first **check image** using the first identifier. The method also includes retrieving the second **check image** using the second identifier. The method further includes transmitting the first

check image and the second **check image** in response to the request... ... A method includes receiving (506) a request for a first **check image** and a second **check image**. The request includes a first identifier associated with the first **check image** and a second identifier associated with the second **check image**. The method further includes retrieving (510) the first **check image** using the first identifier. The method also includes retrieving (510) the second **check image** using the second identifier. The method further includes transmitting (512) the first **check image** and the second **check image** in response to the request... ... La presente invention concerne un procede comprenant la reception (506) d'une requete de premiere **image** de **cheque** et de seconde **image** de **cheque**. La requete comporte un premier identificateur associe a la premiere **image** de **cheque** et un second identificateur associe a la seconde **image** de **cheque**. De plus, le procede comporte la recuperation (510) de la premiere **image** de **cheque** au moyen du premier identificateur. Le procede comprend aussi la recuperation (510) de la seconde **image** de **cheque** au moyen du second identificateur. Le procede comprend egalement la transmission (512) de la premiere **image** de **cheque** et de la seconde **image** de **cheque** en reponse a la requete. **Claims:**What is claimed is:**1**. A method comprising:receiving a request for a first **check image** and a second **check image**, wherein the request comprises a first identifier associated with the first **check image** and a second identifier associated with the second **check image**;retrieving the first **check image** using the first identifier;retrieving the second **check image** using the second identifier; andtransmitting the first **check image** and the second **check image** in response to the request.

Dialog eLink: Order File History

20/3,K/13 (Item 13 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0017349274 *Drawing available*
WPI Acc no: 2008-B69713/200812
XRPX Acc No: N2008-134299
Online banking application check image download command set determination method for use in an accounting software includes comparing command sets to determine minimal set of commands for online banking application to send check images
Patent Assignee: KIRKENDALL K A (KIRK-I); PFEIFFER J O (PFEI-I); RAINWATER M J (RAIN-I)
Inventor: KIRKENDALL K A; PFEIFFER J O; RAINWATER M J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20080021828	A1	20080124	US 2006489314	A	20060719	200812	B

Priority Applications (no., kind, date): US 2006489314 A 20060719

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20080021828	A1	EN	13	5	

Online banking application check image download command set determination method for use in an accounting software includes comparing command sets to determine minimal set of commands for online banking application to send check images Alerting Abstract ...accounting software application. The command set is a sequence of commands that causes an online **banking** application to send the **check images** to the application. The sequence begins with a predefined starting-command and ending with a... ...are compared to determine a minimal set of commands that causes the sending of the **check images**. The minimal set is sent to the application which downloads **check images** from the online **banking** application. ... method for performing automatic check reconciliation; apparatus that determines a set of commands to download **check-images** from an online-**banking**-application; **computer**-readable **storage** medium storing instructions... ... USE - Method for determining a set of commands to download **check-images** from an online-**banking**-application for use in accounting software... ... ADVANTAGE - The minimal set of commands enables application to retrieve **check-images** from online-**banking**-application with minimal user-interaction. User can then initiate **check-image** retrieval with a single command... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00**... **G06Q-0040/00**... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**of the present invention provides a system for determining a set of commands to download **check-images** from an online-**banking**-application. During operation, the system receives a plurality of command-sets from an application, wherein a command-set is a sequence of commands that causes an online-**banking**-application to send one or more **check-images** to the application. Next, the system compares the command-sets to determine a minimal set of commands that cause the online-**banking**-application to send the **check-images** to the application. The system then sends the minimal set of commands to one or more applications which download **check-images** from the online-**banking**-application.One embodiment of the present invention provides a system for performing automatic check reconciliation. During operation, the system receives a **check-image** from an online-**banking**-application. Subsequently, the system processes the **check-image** to obtain financial information associated with a **check** represented by the **check-image**. Next, the system creates a ledger-entry for the **check-image**, wherein the ledger-entry is a record of a financial transaction. The system then populates... **Claims:**What is claimed is:**1**. A method for determining a set of commands to download **check-images** from an online-**banking**-application, comprising:receiving a **plurality** of command-sets from an application, wherein a command-set is a sequence of commands that causes an online-**banking**-application to send one or more **check-images** to the application;comparing the command-sets to determine a minimal set of commands that cause the online-**banking**-application to send the **check-images** to the application; andsending the minimal set of commands to one or more applications which download **check-images** from the online-**banking**-application.

Dialog eLink: Order File History
20/3,K/15 (Item 15 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0016703729 *Drawing available*
WPI Acc no: 2007-418810/200740
Related WPI Acc No: 2004-346831
XRPX Acc No: N2007-314716
Cheque fraud detection system for banking industry, has detection module passing cheque image through optical character recognition process to read what is written on cheque and to match results against issuance database
Patent Assignee: ELECTRONIC IMAGING SYSTEMS CORP (ELIM-N)
Inventor: DOUGLAS D J; LEVESQUE M

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20070064991	A1	20070322	US 2002418161	P	20021015	200740	B
			US 2002309818	A	20021205		
			US 2006518450	A	20060911		
US 7366339	B2	20080429	US 2006518450	A	20060911	200833	E

Priority Applications (no., kind, date): US 2002418161 P 20021015; US 2002309818 A 20021205; US 2006518450 A 20060911

Patent Details						
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**	
US 20070064991	A1	EN	16	6	Related to Provisional	US 2002418161
					Continuation of application	US 2002309818

Cheque fraud detection system for banking industry, has detection module passing cheque image through optical character recognition process to read what is written on cheque and to match...
Alerting Abstract ...the information associated with a cheque at the time of the original preparation of the **cheque**. A scanner (16) **scans** the **cheque** and generates a **digital cheque image**. A detection module (20) passes the **cheque image** through an optical character recognition (OCR) process to read what is written on the cheque... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00**... ...**G06K-0009/72 G06K-0009/00**... ...**G06K-0009/00**... ...**G06K-0009/72** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A system and method for detecting **cheque** fraud includes a **cheque scanning** module and a detection module. The **cheque scanning** module **scans cheques** and matches the encoded Magnetic Ink Character Recognition (MICR) data (i.e. serial number, Customer... ... in an issuance database which contains client provided cheque particulars. The detection module passes the **cheque images** through an optical character recognition (OCR) process to read what is written on the cheque... ... A system and method for detecting **check** fraud includes a **check scanning** module and a detection module. The **check scanning** module **scans checks** and matches the encoded Magnetic Ink Character Recognition (MICR) data (i.e.

serial number, Customer... ... in an issuance database which contains client provided check particulars. The detection module passes the **check images** through an optical character recognition (OCR) process to read what is written on the check... ...**Claims:**for storing information associated with a cheque at the time of original preparation of the **cheque**;(b) a scanner for **scanning** the **cheque** and generating a **digital cheque image**;(c) a detector module comprising:(i) a first optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... second optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image**, said second engine having a higher accuracy than said first engine and being operated according... ... third optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... fourth optical character recognition engine coupled to the cheque scanner for recognizing characters within the **cheque image**, and for determining whether the recognized characters match the characters associated with the cheque at... ... time of original preparation, said fourth engine being adapted to enhance the resolution of the **cheque image** prior to reading;(d) a verification module for allowing manual verification of the cheque if... ... storing information associated with a cheque at the time of the original preparation of the **cheque**;(b) a **scanned cheque database** for storing a **scanned cheque image** of the **cheque**;(c) a detector module comprising: (i) a first optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image** and for determining whether the recognized characters match the characters associated with the cheque at the time of original preparation;(ii) a second optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image**, said second engine programmed to perform recognition at a slower rate than the first engine... ... the time of original preparation;(iii) a third optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image** and for determining whether the recognized characters match the characters associated with the cheque at... ... of default character recognition settings;(iv) a fourth optical character recognition engine coupled to the **scanned cheque database** for recognizing characters within the **scanned cheque image**, and for determining whether the recognized characters match the characters associated with the cheque at... ... time of original preparation, said fourth engine being programmed to enhance the resolution of the **scanned cheque image** prior to reading;said detector module directing the character recognition being conducted by at least... ... cheque type of the cheque;(d) a verification module for allowing manual verification of the **scanned cheque image** if none of said first, second, third and fourth engines has determined that the recognized...

0016474251 *Drawing available*
WPI Acc no: 2007-190480/200719
XRPX Acc No: N2007-139426
Image-based check depository automated teller machine (ATM) operation method involves transmitting image of check received from individual, to financial institution with reference to data acquired from ID card of individual
Patent Assignee: NCR CORP (NATC); NCR INT INC (NATC)
Inventor: LOZIER B L; MORGAN J D; UPDIKE M S

Patent Family (4 patents, 37 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060289630	A1	20061228	US 2005159080	A	20050622	200719	B
EP 1739612	A2	20070103	EP 2006252193	A	20060424	200719	E
US 7461773	B2	20081209	US 2005159080	A	20050622	200901	E
EP 1739612	A3	20091202	EP 2006252193	A	20060424	200979	E

Priority Applications (no., kind, date): US 2005159080 A 20050622; US 2005159080 A 20050622

Image-based check depository automated teller machine (ATM) operation method involves transmitting image of check received from individual, to financial institution with reference to data acquired from ID card of individual ...**Original Titles:**Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ...Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ...Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition... ...Method of operating an **image**-based self-service **check** depositing terminal in response to a fault condition **Alerting Abstract** USE - For operating **image**-based **check** depository automated teller machine (ATM... ...ADVANTAGE - The operator is enabled to remove jam condition of **check**, by capturing its **image**. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0040/00 G06Q-0020/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... ... been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... ... A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... ... been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... ... A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... ... been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been

captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... ... A method is provided of operating an **image**-based **check** depositing terminal in response to a fault condition. The method comprises the steps of receiving... ... been recovered from the terminal by the individual while clearing the fault condition, capturing an **image** of the **check** received from the individual, transporting the check to a **check storage** bin after the **image** of the **check** has been captured, and transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution. The method may further... **Claims:**A two-stage method of operating an **image**-based **check** depositing terminal in response to a fault condition, the method comprising the steps of:receiving... ... been recovered from the terminal by the individual while clearing the fault condition;capturing an **image** of the **check** received from the individual;transporting the check to a **check storage** bin after the **image** of the **check** has been captured; and
transmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution... ... What is claimed is:**1**. A method of operating an **image**-based **check** depositing terminal in response to a fault condition, the method comprising the steps of:receiving... ... been recovered from the terminal by the individual while clearing the fault condition;capturing an **image** of the **check** received from the individual;transporting the check to a **check storage** bin after the **image** of the **check** has been captured; andtransmitting to the **financial institution** the captured **image** of the **check** together with the data which is associated with the financial institution... ... What is claimed is: 1. A method of operating a publicly-accessible **image**-based **check** depositing terminal to allow a customer to conduct a check deposit transaction in an unattended... ... party individual while servicing the check deposit terminal to clear the fault condition; capturing an **image** of the **check** received from the third party individual; transporting the check received from the third party individual to a **check storage** bin after the **image** of the **check** has been captured; and transmitting to the **financial institution** the captured **image** of the **check** together with the data which has been read from the non-customer identification card and...

Dialog eLink: Order File History

20/3,K/19 (Item 19 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0015167010 *Drawing available*
WPI Acc no: 2005-516592/200553
XRPX Acc No: N2005-421585
Money collection request processing system in financial institution, generates receipt number corresponding to cheque received by reception machine, and transmits cheque image data and receipt number to financial institution computer

Patent Assignee: TOKYO MITSUBISHI GINKO KK (TOKM-N)
Inventor: KONO Y; SOGA M

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
JP 2005190006	A	20050714	JP 2003428064	A	20031224	200553	B

Priority Applications (no., kind, date): JP 2003428064 A 20031224

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
JP 2005190006	A	JA	14	5	

Money collection request processing system in financial institution, generates receipt number corresponding to cheque received by reception machine, and transmits cheque image data and receipt number to financial institution computer Alerting Abstract ...NOVELTY - The system reads the **image** of the **cheque** received at a reception machine (10) and generates receipt number corresponding to the received cheque. The reception machine transmits the read image data and receipt **number** to a **financial institution** computer (14). **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0040/00**... **G06Q-0040/00**...

Dialog eLink: Order File History

20/3,K/20 (Item 20 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0015155292 *Drawing available*
WPI Acc no: 2005-504872/200551
XRPX Acc No: N2005-411983
Check transferring method for financial institution, involves transmitting computer document file formed by capturing image of check, to receiving depository financial institution through electronic mail
Patent Assignee: AZIZ A S (AZIZ-I)
Inventor: AZIZ A S

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20050144131	A1	20050630	US 2003533237	P	20031231	200551	B

Priority Applications (no., kind, date): US 2003533237 P 20031231; US 200421033 A 20041223

Check transferring method for financial institution, involves transmitting computer document file formed by capturing image of check, to receiving depository financial institution through electronic mail Alerting Abstract ...NOVELTY - An **image** of a **check** containing magnetic ink character recognition (MICR) line information is captured to form a computer document... ...DESCRIPTION OF DRAWINGS - The figure shows a schematic **view** of the **check** transferring system. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-017/60** Main Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**transferring checks between financial institution(s) particularly between an Originating Depository Financial Institution (ODFI) and **a receiving banking financial institution** (RDFI) **comprising scanning each** of the **check**(s) to electromagnetically **read** "MICR" line information printed on each **check**; capturing an **image of** the front **and** back of each **check**; forming a computer **document** file of **the scanned** MICR line information **for** each **check**; transmitting the **computer** file over the **internet** via e-mail to the receiving depository financial institution (RDFI) upon which the check is drawn using the e-mail address consisting of the ABA routing number and the corresponding **domain** name of the receiving depository **financial institution** (RDFI) as currently maintained by the RDFI financial institution and returning the original check(s... ...**Claims:**laws following presentment of the check(s) to the originating depository financial institution ("ODFI") for **deposit or** payment comprising the steps of:**scanning** each of the **check**(s) **to** electromagnetically read "MICR" **line** information printed on each check inclusive of the routing transit **number** (ABA number) of the financial **institution** the check is drawn **on by** the maker ("RDFI **banking** institution") and the **check number**;**capturing** an **image** of **the front** and back of each **check**;forming a computer document file of the **scanned** MICR line information for **each check**;transmitting the computer **file** over the internet via e-mail to the receiving depository financial institution RDFI upon which the check is drawn using the e-**mail address** consisting of the ABA routing **number** and the corresponding domain name of the RDFI **financial institution** as **currently** maintained by the RDFI **banking** institution andreturning the original check(s) to the maker(s) **account** or a substitute **image** thereof.

0014824191 *Drawing available*
WPI Acc no: 2005-171881/200518
Related WPI Acc No: 2004-505699
XRPX Acc No: N2005-143451
Digitized check processing method during check -clearing process in bank, involves accessing

database to allow verification of image replacement document version of digitized check
Patent Assignee: NCR CORP (NATC)
Inventor: KALLIN F L N

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20050033696	A1	20050210	US 2002325341	A	20021219	200518	B
			US 2004942378	A	20040916		

Priority Applications (no., kind, date): US 2002325341 A 20021219; US 2004942378 A 20040916

Digitized check processing method during check -clearing process in bank, involves accessing database to allow verification of image replacement document version of digitized check Alerting Abstract ...NOVELTY - The printed image replacement document (IRD) version of the **digitized check** (30) is transferred, if returned for insufficient funds and an access to the database is... USE - For processing **digitized check** during clearing process in **bank**. ... ...DESCRIPTION OF DRAWINGS - The figure shows a pictorial **view** of the process during **check** clearance **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0040/00 G06Q-0020/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** An improved process for clearing **bank** checks. Paper bank **checks are digitized**, and **the** paper **checks** are placed into **storage**. The **digitized** versions **are** used **in** the **check**-clearing process. When paper versions of the checks are required, as when a check is...

Dialog eLink: Order File History

20/3,K/23 (Item 23 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014807120 *Drawing available*
WPI Acc no: 2005-154808/200517
XRPX Acc No: N2005-130141
Deposited check reviewing method in check depositing automated teller machine application, involves reviewing deposited check based on associated transaction data in merged file received from data server

Patent Assignee: NCR CORP (NATC); NCR INT INC (NATC)
Inventor: ANCELL M; HILDRED R N; LATIMER P J; SIMMONS D G

Patent Family (3 patents, 34 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
EP 1507243	A2	20050216	EP 2004254697	A	20040805	200517	B
US 20050035191	A1	20050217	US 2003638609	A	20030811	200517	E
US 6978927	B2	20051227	US 2003638609	A	20030811	200603	E

Priority Applications (no., kind, date): US 2003638609 A 20030811

Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-017/60**... ...**G06K-005/00** Main Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**a keying and balancing workstation, reviewing on a display of the deposit review workstation an **image** of a **cheque** which has been **deposited** at an automated teller machine (ATM), **the** method comprising:**receiving** from a data **server** a merged file containing transaction data associated with the deposited cheque; andreviewing the deposited... ... review workstation, the method comprising:reviewing on a display of the deposit review workstation an **image** of a **cheque** which has been previously deposited by a customer at an automated teller machine (ATM), physically transported from the ATM to a back **office** facility of **a financial institution**, and is being presently processed at the back office facility of the financial institution;receiving...

Dialog eLink: Order File History

20/3,K/24 (Item 24 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014318297 *Drawing available*
WPI Acc no: 2004-505699/200448
Related WPI Acc No: 2005-171881
XRPX Acc No: N2004-399435
Bank check clearing system operating method, involves using digitized versions of check to print paper versions, where each paper version is assigned unique serial number that is stored along with check information in database
Patent Assignee: NCR CORP (NATC)
Inventor: KALLIN F L N

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20040118909	A1	20040624	US 2002325341	A	20021219	200448	B
US 6860423	B2	20050301	US 2002325341	A	20021219	200516	E

Priority Applications (no., kind, date): US 2002325341 A 20021219

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 20040118909	A1	EN	17	13	

Bank check clearing system operating method, involves using digitized versions of check to print paper versions, where each paper version is assigned unique serial number that is... Alerting Abstract ...NOVELTY - The method involves distributing **digitized** versions of **bank check** to **banks** in a **check**-clearing process. Some **digitized** versions are used to print paper versions that are delivered to recipients. Each paper version... ...ADVANTAGE - The method enables **check**-clearing using **digital** versions while the paper **cheques** are stored, thereby streamlining the check-clearing process. The unique serial number prevents fraud and... ...30 **Digital cheques Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0040/00 G06Q-0020/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**An improved process for clearing **bank** checks. Paper bank **checks are digitized**, and **the** paper **checks** are placed into **storage**. The **digitized** versions **are** used **in** the **check**-clearing process. When paper versions of the checks are required, as when a check is... ... An improved process for clearing **bank** checks. Paper bank **checks** are **digitized**, and the paper **checks** are placed **into storage**. **The digitized** versions are **used** in the **check-clearing** process. **When** paper versions of the **checks** are required, as when a check is needed for evidence in a lawsuit, a paper... **Claims:**What is claimed is:**1**. A method, comprising:a) distributing **digitized** versions of **bank checks** to **banks** in a **check**-clearing **process**;b) using **some digitized** versions **to** print paper **versions**;c) delivering paper versions to recipients; andd) in response to requests from recipients, or... ... What is claimed is:1. A method, comprising:a) distributing **digitized** versions of **bank checks** to **banks** in a check-clearing process;b) using some of the digitized versions to print paper versions of **bank checks**;c) delivering the paper **versions** to recipients; **andd**) in **response** to requests from recipients or transferees of recipients, providing access to a **database** which stores information printed on the paper **versions** to allow verification of content of the paper versions for any of the recipients or...

Dialog eLink: Order File History

20/3,K/25 (Item 25 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0014291748 *Drawing available*
WPI Acc no: 2004-478439/200445
XRPX Acc No: N2004-377149
Check processing method for bank, involves retrieving apriori data based on check image data portion and providing status signal indicative of image quality based on comparing another portion of check data with apriori data
Patent Assignee: NCR CORP (NATC)
Inventor: DORAN W M

Patent Family (2 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20040109596	A1	20040610	US 2002315850	A	20021210	200445	B
US 7266230	B2	20070904	US 2002315850	A	20021210	200759	E

Priority Applications (no., kind, date): US 2002315850 A 20021210

Check processing method for bank, involves retrieving apriori data based on check image data portion and providing status signal indicative of image quality based on comparing another portion... Alerting Abstract ...NOVELTY - The method involves storing apriori data (58) representing certain features of a **check**. An **image** data that represents an **image** of the **check** is received. The stored apriori data is retrieved based upon a portion of the **check image** data. Another portion of the image data is compared with the retrieved apriori data. A status signal indicative of the quality of the **image** of the **check** is provided based on the comparison. ... ADVANTAGE - The method is capable of providing indication of the quality of **image** of a **check** of the personal type, business type or government type... ... 54 **Check image** and item data... ... 56 **Check image** data retrieval application... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-0009/00**... ...**G06K-0009/00 G06K-0009/00**... ...**G06K-0009/00** Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**the steps of: (a) storing apriori data which is representative of certain features of the **check**; (b) receiving **image** data which is representative of an **image** of the **check**; (c) retrieving the stored apriori **data based** upon a first portion of the **check image** data; (d) comparing a second portion of the **check image** data with the retrieved apriori data; and (e) providing a status signal indicative of quality of the **image** of the **check** based upon the comparison of the second portion of the **check image** data with the retrieved apriori data... ... the steps of: (a) storing apriori data which is representative of certain features of the **check**;(b) receiving **image** data which is representative of an **image** of the **check**;(c) reading a pre-printed account number from a magnetic ink character recognition (MICR) codeline associated with the **check image** data, wherein the account number has been pre-printed on the check before issuance of... ... pre-printed account number which has been read from the MICR codeline associated with the **check image** data;(e) comparing a portion of the **check image** data with the retrieved apriori data; and(f) providing a status signal indicative of **check image** quality which is other than fraud of the check based upon the comparison of the portion of the **check image** data with the retrieved apriori data.

Dialog eLink: Order File History
20/3,K/26 (Item 26 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0013999797 *Drawing available*
WPI Acc no: 2004-181007/200418
Related WPI Acc No: 2002-075210; 2002-216687; 2004-304672
Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank
Patent Assignee: NETDEPOSIT INC (NETD-N); ZIONS BANCORPORATION (ZION-N)
Inventor: BUCHANAN D L; TITUS W R

Patent Family (5 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435621	A1	20040122	CA 2435621	A	20030721	200418	B
US 20040133516	A1	20040708	US 2002397897	P	20020722	200445	E
			US 2003622832	A	20030721		
AU 2003220712	A1	20040212	AU 2003220712	A	20030721	200449	E
US 7386511	B2	20080610	US 2000560779	A	20000428	200840	E
			US 2000676956	A	20000428		
			US 2002397897	P	20020722		
			US 2003622832	A	20030721		
AU 2003220712	B2	20090723	AU 2003220712	A	20030721	200954	E

Priority Applications (no., kind, date): US 2000560779 A 20000428; US 2000676956 A 20000428; US 2002397897 P 20020722; US 2003622832 A 20030721

Program product for deposit processing of original checks in banks, stores instructions for sending endorsed and voided check image data with original data to another processor where it is sorted and sent to maker bank Alerting Abstract ...account designation checks deposited by depositor, electronic check data. When there is no error, the **processor** sends the endorsed and voided **check image** data associated with original data to a **processor** at remote site and another processor where it is sorted and transmitted to a maker... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-0019/00**... ...**G06F-0019/00**... ...**G06Q-0030/00**... ...**G06Q-0040/00**... ...**G06Q-0040/00 G06F-0019/00**... ...**G06F-0019/00**... ...**G06Q-0030/00**... ...**G06Q-0040/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**The present invention comprises a program product, system and method for deposit processing using **check images**. In one embodiment of the present invention, the program product comprises machine-readable program code... ... deposit information for a plurality of different deposit transactions, with the deposit information including original **check image** data and endorsed and voided

check image data for at least one check to be deposited; selecting a print processor that has access to at least one printer based on at least one criterion; sending the electronic **check** data and **check image** data to the selected print **processor**; identifying a clearing end point; generating cash letter data for a maker **bank**; the print **processor** or the **check processor** transmitting the **check image** data and the cash letter data directly or indirectly to the selected end point and... ... The present invention comprises a program product, system and method for deposit processing using **check images**. In one embodiment of the present invention, the program product comprises machine-readable program code... ... deposit information for a plurality of different deposit transactions, with the deposit information including original **check image** data and endorsed and voided **check image** data for at least one check to be deposited; selecting a print processor that has access to at least one printer based on at least one criterion; sending the electronic **check** data and **check image** data to the selected print **processor**; identifying a clearing end point; generating cash letter data for a maker **bank**; the print **processor** or the **check processor** transmitting the **check image** data and the cash letter data directly or indirectly to the selected end point and... ...**Claims:**different third parties are being deposited by a single depositor a deposit sum, and electronic **check** data and original **check image** data for a plurality of checks to be deposited;identifying at the second processor MICR... ... or voiding authorization to the first processor at the remote site;receiving at the second **processor** endorsed and voided **check image** data;associating at the second processor the endorsed and voided **check image** data with the original **check image** data;sending the associated endorsed **check image** data and the original **check image** data to a third **processor** remote from the second processor;the third processor providing the electronic deposit data to an... ... bank of first deposit;the third processor sorting the associated received data; andthe third **processor** transmitting electronic check data and the original **check image** data and/or the endorsed and voided **check image** data directly or indirectly to a maker **bank** or a print site associated therewith... ... information including for each of the different deposit transactions a deposit account designation in a **bank** of first deposit, electronic **check** data and **check image** data for at least one check to be deposited, wherein the central system is separate... ... bank of first deposit and wherein the plurality of different deposit transactions relate to a **plurality** of different maker **banks**;the central system identifying a clearing end point for the at least one check for... ... the clearing end point identified, at least one of an IRD replacement document for the **check**, the **check image** data, and ACH data for provision to the clearing end point;the central system providing based on the selection, at least one of the **check image** data, ACH data, and the IRD replacement document, directly or indirectly to the clearing end point, or providing the **check image** data, directly or indirectly to a printing system for printing and delivery of the IRD...

Dialog eLink: Order File History

20/3,K/27 (Item 27 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0013705317 *Drawing available*

WPI Acc no: 2003-802456/200375
XRPX Acc No: N2003-643144
Payee name verification method for banking process, involves extracting payee field image from scanned image of check and separating payee name from payee address
Patent Assignee: PARASCRIPT LLC (PARA-N)
Inventor: VOLGUNIN A A

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20030172030	A1	20030911	US 200293180	A	20020306	200375	B

Priority Applications (no., kind, date): US 200293180 A 20020306

Payee name verification method for banking process, involves extracting payee field image from scanned image of check and separating payee name from payee address Alerting Abstract ...NOVELTY - The method involves locating payee field on a **scanned check image** and extracting payee field image. The payee field image is parsed for separating payee name... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... **G06Q-0020/00**... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:** An issued check is verified in a **computer**-implemented positive-pay bank check processing system. A scanned check amount, a scanned bank account number, and a scanned check number are read from a scanned image of the issued **check**. A payee name **field** on the **scanned image** of the **issued check** is located, and **a scanned** payee name is read from the payee name field. Based on the **bank** account **number** and **the** check **number**, a record payee **name** or names are retrieved from an issued check file listing checks issued by a payer or owner of the checking account on which the issued check is drawn. A **payee** name field on the **scanned image** of the **issued check** is located, and **a scanned** payee name is **separated** from other information in payee name field, such as payee address. The scanned payee name... ... payee name from check issued file. The payee name on the check is verified if **the** similarity between the **scanned** payee name and a payee name from the lexicon indicates a high confidence match. If the payee name is verified, the issued check is authenticated as a positive pay **check**. If the **scanned check** amount is **compared to** the record **check** amount, and the check amount may also **be** verified when the **scanned check** amount and **the record check** amounts are the same. **Claims:** What is claimed is: **1**. In a computer-implemented **bank**-check processing system having a scanner for **scanning issued checks**, a method for verifying a payee **name** from **a scanned check image** of a **check** being processed by **the system against** a stored **payee** name received by the system from the issuer of the check, said method comprising: locating a payee field on **the check image**; extracting an **image** of the payee field at a **location found** by the act of locating; parsing the payee field to separate a scanned payee name...

Dialog eLink: Order File History
20/3,K/28 (Item 28 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0013558177 *Drawing available*
WPI Acc no: 2003-652340/200362
XRPX Acc No: N2003-519286
Electronic payment system in financial institution, generates electronic check as image data and issues payment of check to recipient, based on registered payment date
Patent Assignee: SONY CORP (SONY)
Inventor: KITO S; OKAJI Y; TAKEUCHI M; YOSHINO T

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
JP 2003233717	A	20030822	JP 200234305	A	20020212	200362	B

Priority Applications (no., kind, date): JP 200234305 A 20020212

Electronic payment system in financial institution, generates electronic check as image data and issues payment of check to recipient, based on registered payment date Alerting Abstract
...NOVELTY - A check issue unit (3) generates an electronic **check** as **image** data, and a **database** (4) stores the generated **check** information along with information about owner of the check. The payment corresponding to the check... ...ADVANTAGE - Since electronic **check** is managed as **image** data, the **check** is handled easily... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0040/00 G06Q-0020/00**... ...**G06Q-0040/00**

Dialog eLink: Order File History
20/3,K/30 (Item 30 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0013293557 *Drawing available*
WPI Acc no: 2003-380237/200336
XRPX Acc No: N2003-303646
Personal identification provision method for bank check, involves printing digital image of payee, which is retrieved using unique file name

Patent Assignee: HOLLOWAY C (HOLL-I)
Inventor: HOLLOWAY C

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 20030023556	A1	20030130	US 2001912889	A	20010725	200336	B

Priority Applications (no., kind, date): US 2001912889 A 20010725

Personal identification provision method for bank check, involves printing digital image of payee, which is retrieved using unique file name Alerting Abstract ...digital image is retrieved using selected payee data including unique filename, for printing the retrieved **image** on the **check**. ...ADVANTAGE - Improves security and prevents fraud, by printing **image** of payee in the **check**. ... ...DESCRIPTION OF DRAWINGS - The figure shows a schematic **view** of the **bank check**. **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date ...**G06Q-0020/00** ...**G06Q-0020/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts: Checks** are provided with **photographs** of the payee **to** help prevent fraud when the checks are presented for **negotiation**. The **checks** include **images** which **are** stored **on** the payor's data processing system using filenames which are uniquely associated with each payee. In an alternative embodiment of the invention, personal checks are prepared using commercially available **check** printing software in **which images** are "predistorted" in **a** manner which insures that when the checks are ultimately printed **by** software which "distorts" an **image**, the combined "predistortion" and "distortion" result in a normal image. ...**Claims:**digital image on a computer storage medium using each said unique filename; (d) selecting payee **data for check** printing, said **data** including, for each payee, said unique filename; (e) printing checks for said payee data for each check, each said **check** being printed with an **image** of the payee **retrieved** from said computer **storage** medium using said unique filename, **whereby** each **check** will include, **in** addition to the other information, a photographic **image** of the payee to whom such check was written.

Dialog eLink: Order File History

20/3,K/35 (Item 35 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0009376927 *Drawing available*
WPI Acc no: 1999-311400/199926
XRPX Acc No: N1999-232439
Four-tier bank check image distribution system - has gateway server to check validity of user and

pass request to access server, determining appropriate repository for requested check image
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
RD 421128	A	19990510	RD 1999421128	A	19990420	199926	B

Priority Applications (no., kind, date): RD 1999421128 A 19990420

Four-tier bank check image distribution system... ...has gateway server to check validity of user and pass request to access server, determining appropriate repository for requested check image
Alerting Abstract ...NOVELTY - End user client workstations generate request files containing information identifying a desired **check image** to be retrieved and specific processing information. A gateway server provided mechanisms for establishing and... ...USE - Distributing **bank-check images** on request DESCRIPTION OF DRAWING(S) - The drawing shows the image delivery system architecture and... **Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F** Main

Dialog eLink: Order File History

20/3,K/36 (Item 36 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0009226750 *Drawing available*
WPI Acc no: 1999-153236/199913
Related WPI Acc No: 1999-276576
XRPX Acc No: N1999-110509
High volume financial image media creation and display system
Patent Assignee: WACHOVIA CORP (WACH-N)
Inventor: BELLINGER D T; MOSS I R

Patent Family (1 patents, 1 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
US 5870725	A	19990209	US 1995514162	A	19950811	199913	B

Priority Applications (no., kind, date): US 1995514162 A 19950811

Patent Details					
Patent Number	**Kind**	**Lan**	**Pgs**	**Draw**	**Filing Notes**
US 5870725	A	EN	69	31	

Alerting Abstract ... system for providing **bank** customer access to **several** data concerning financial **transactions**; computer implemented method for providing **bank** customer access to data concerning financial transaction; workstation for accessing data concerning financial transaction; financial... ... package to be used with computer system and stored on electronic medium for providing customer **access**; computer system for searching, retrieving and **displaying check images** having financial document **data**. ... ... ADVANTAGE - Provides easy access to number of **check images**, capture data and issue data on the media of choice in formats **compatible to** each customer needs. Ensures that **check images** stored in CD-ROM cannot be altered.**Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06F-157/00** Main Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**An apparatus and method for high volume, and high speed, financial image creation and manipulation. **Images** of cleared **checks are** captured and **combined** with MICR data and customer supplied account history. A customer additional data field is incorporated to facilitate searching and retrieval of **checks** and electronic transactions. **Check images** are delivered **in multiple** media, e.g., CD-ROM, microfilm, as pre-selected by bank customer. Image workstation allows customers to relate specific issue data to paid check data captured by the **bank**. Cumulative transaction item **index** covers **multiple** accounting periods. Front **and** back of **image** of cleared **checks can** be manipulated **on** screen, and exported to other applications. Graphical user interface trilogy of screens--search, results and...

20/3,K/37 (Item 37 from file: 350)
DIALOG(R)File 350: Derwent WPIX

0009067723 *Drawing available*
WPI Acc no: 1998-322947/199828
Related WPI Acc No: 1991-252843; 1993-386780; 1995-328410; 1996-209484; 1997-012260; 1997-425229; 1998-009127; 1998-032862; 1998-446620; 1998-447446; 1998-531529; 1998-568951; 1998-610605; 1999-370185; 1999-562239; 1999-610646; 2001-396378; 2001-502194; 2002-147066; 2002-380894; 2002-405209; 2003-330686; 2003-646390; 2003-670726; 2003-670727; 2003-875618; 2005-475353; 2005-552912; 2005-700685; 2005-755798; 2005-766377; 2006-045458; 2006-400462; 2008-G51679; 2008-G66881; 2008-K92727
XRPX Acc No: N1998-252489
Full image scanning and discrimination for document processor - has financial items placed in receptacle and full image scanned to identify item and extract key data fields, e.g. bill numbers
Patent Assignee: CUMMINS ALLISON CORP (CUMM-N); JONES J E (JONE-I); JONES P A (JONE-I); JONES W J (JONE-I); MENNIE D U (MENN-I); MUNRO M C (MUNR-I)

Inventor: GAFRON R M; JONES J E; JONES P A; JONES W J; MENNIE D U; MUNRO M C; JONES J ; JONES W; MENNIE D

Priority Applications (no., kind, date): US 1995433920 A 19950502; US 1996664262 A 19960513; US 199631604 P 19961127; US 1997814978 A 19970311; US 199743516 P 19970414; US 199753606 P 19970722; US 199859813 A 19980414; US 200238729 A 20020102; US 200237021 A 20020104; US 200237339 A 20020104; US 200239568 A 20020104; US 200240716 A 20020107; US 200241156 A 20020108; US 200242069 A 20020108; US 200242086 A 20020108; US 200242404 A 20020109; US 200242675 A 20020109; US 200255322 A 20020123; US 200273440 A 20020211; US 200273646 A 20020211; US 200284856 A 20020227; US 2002198872 A 20020719; US 2003393867 A 20030320; US 2004755039 A 20040109; US 2004853021 A 20040525; US 200548296 A 20050201; US 200548416 A 20050201; US 200572988 A 20050304; US 200582573 A 20050316; US 2006504445 A 20060814; US 2006634229 A 20061204; US 2007726827 A 20070323; US 2007803281 A 20070514; US 2007803365 A 20070514; US 2007803366 A 20070514; US 2007803381 A 20070514; US 2007805816 A 20070523; US 200825661 A 20080204; US 2008177702 A 20080722

Class Codes International Patent Classification IPC Class Level Scope Position Status Version Date **G06K-009/00** Main ...**G06K-0009/00**... ...**G06K-0009/00**... ...**G06K-0009/74**... ...**G06Q-0020/00**... ...**G06Q-0020/00**... ...**G06Q-0040/00** ...**G06K-0009/00**... ...**G06K-0009/00**... ...**G06K-0009/00**... ...**G06K-0009/00**... ...**G06K-0009/74**... ...**G06Q-0020/00**... ...**G06Q-0020/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**1. A system for **processing** bank notes comprising:**a** multitude of compact full-image processing units comprising:an input receptacle for receiving bank notes;b>1. A system for **processing financial** institution documents comprising:**a** multitude of compact full-image processing units comprising:an input receptacle for receiving financial institution... ... narrow dimension and including field data imprinted on the check;at least one output receptacle;**a check** imager; anda transport ... and transporting the checks, with their narrow dimension parallel to a direction of transport, past **the check** imager to the at least one output receptacle;wherein **the check** imager captures **an** image of each **passing** check, and wherein **the check** imager processes the **captured** image to recognize the imprinted field data... ... bills along a transport path;an imaging sensor adjacent the transport path and operable to **capture** images **of** checks conveyed by the transport mechanism;a denomination device adjacent the transport path and operable... ... processing unit operable to control actuation of the transport mechanism and the communication of the **captured check** images... ... What is claimed is:**1**. A system for **processing** checks, comprising:**an** image processing device that receives a **paper check**, scans the received **paper** check to create **a check** image of at least one side of the paper check and **obtains** check information relating to **the** scanned **paper** check;a communications link over which **the check** image and **obtained** check information is communicated; andan accounting system connected to the communications link and operable ... a characteristic of the currency bill from the reflected radiation and operative when the document **is** a check to capture **an** electronic image **of** the check from the reflected radiation; **and**a storage device for storing **captured electronic** check images.... What is claimed is:1. A check processing system comprising:an input receptacle for **receiving** checks;**an** image scanner;a transport mechanism coupled to the input receptacle and transporting **the** checks past **the** image scanner at a rate in excess of 800 checks per minute;an output receptacle... ... transport mechanism after being transported past the image scanner;the image scanner being adapted to **obtain** images of **the** checks, the scanner further being

adapted to optically recognize fields within the checks and to ... to:evaluate the obtained document images and attempt a determination of the imprinted value of **each** check from those **document** images; andevaluate the obtained reflective scan data and attempt a determination of the imprinted... ... What is claimed is:1. A system for **processing financial** institution documents comprising:**a** multitude of compact image processing units communicatively coupled together to form a network, each of... narrow dimension and including field data imprinted on the check;at least one output receptacle;**a check** imager; anda transport mechanism coupled to the input receptacle for receiving the checks from... ... and transporting the checks, with their narrow dimension parallel to a direction of transport, past **the check** imager to the at least one output receptacle;wherein **the check** imager captures **an** image of each **passing** check, and wherein **the check** imager processes the **captured** image to recognize the imprinted field data... ... bills along a transport path;an imaging sensor adjacent the transport path and operable to **capture** images **of** checks conveyed by the transport mechanism;a denomination device adjacent the transport path and operable... ... processing unit operable to control actuation of the transport mechanism and the communication of the **captured check** images.div xhtml:class="heading">What is claimed is:1. A system for **processing** checks, the system comprising: **an** image processing device embodied in an **automated** banking machine that receives a **paper check**, scans the received **paper** check to create **a check** image of at least one side of the paper check and **obtains** check information relating to **the** scanned **paper** check; anda communications link between the **automated** banking machine and an accounting system over which **the check** image and **obtained** check information is communicated; wherein the accounting system is configured to update a funds balance... ... characteristic of the currency bill from the reflected radiation and operative when the document is **a** check to capture an **electronic** image of **the** check from the reflected radiation; and **a** storage device for storing captured **electronic check** images.

0006744811 *Drawing available*
WPI Acc no: 1994-128024/199416
XRPX Acc No: N1994-100533
Public switched telephone network for transmission of cheque images between financial institutions - uses special cheque imaging node for network-based clearing service for telephone subscribers, with node receiving images from institutional subscriber for routing to intended

recipients
Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT); AT & T CORP (AMTT)
Inventor: CAMPBELL W G; GARLAND C J; HOLLOWELL D A; ORLEANSKI R; WEGRZYNOWICZ C A

Patent Family (5 patents, 3 countries)							
Patent Number	**Kind**	**Date**	**Application Number**	**Kind**	**Date**	**Update**	**Type**
EP 593209	A2	19940420	EP 1993307975	A	19931007	199416	B
US 5373550	A	19941213	US 1992959588	A	19921013	199504	E
EP 593209	A3	19940524	EP 1993307975	A	19931007	199525	E
EP 593209	B1	20010905	EP 1993307975	A	19931007	200152	E
DE 69330705	E	20011011	DE 69330705	A	19931007	200168	E
			EP 1993307975	A	19931007		

Priority Applications (no., kind, date): US 1992959588 A 19921013

Public switched telephone network for transmission of cheque images between financial institutions - ...**Original Titles:**Transmission of **check images** by way of a public switched telephone network... ...Transmission d'**images** de **cheques** par l'intermediaire du reseau public telephonique commute... ...Transmission of **cheque images** by way of a public switched telephone network... ...Transmission d'**images** de **cheques** par l'intermediaire du reseau public telephonique commute... ...Transmission of **check images** by way of a public switched telephone network **Alerting Abstract** ...telephone network (10) comprises at least one cheque clearance services node (12) for receiving an **image** of a **cheque** from a clearance subscriber (14) connected to the network. The image is routed to a... **Equivalent Alerting Abstract** ...public switched telephone network, comprises at least one check clearance services node which receives an **image** of a **check** from a check clearance service subscriber connected to the network and routes that image to a recipient connected to the network. A store stores **check images** received by the node. A **database** containing information relating to each of the subscribers to the services provided by the node and information about potential recipients of **check images** from the node... ...A node controller is responsive to information contained in the **database** for storing **check images** in the store and routing **check images** to recipients through the public switched telephone network... ...ADVANTAGE - Transmission of **check images** through a public switched telephone network may completely replace existing check clearance procedure or may... **Technology Focus Class Codes** International Patent Classification IPC Class Level Scope Position Status Version Date **G06Q-0020/00**... ...**G06Q-0040/00 G06Q-0020/00**... ...**G06Q-0040/00** Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**Checks used to effect commercial and private transactions may be cleared through the **banking** system by transporting **images** of those **checks between** sending instituions (**14**) and receiving institutions (16) in forward and reverse flow paths between **banks** of first deposit **and** payor **banks**. The **check images are** transported **through a** public switched telephone network (10) which contains a special check imaging node (12) which provides a network-based check clearing service for customers of the telephone network. The **check** imaging node receives **images** of **checks** from **institutions** which **subscribe** to this service and routes those images through the telephone network to intended subscriber and non-subscriber recipients. Transmission of **check images** through a **public switched** telephone network may completely replace existing check clearance procedures or may be used in conjunction... ... Checks used to effectuate commercial and

private transactions may be cleared through the **banking** system by transporting **images** of those **checks** between **sending** institutions and receiving **institutions** in forward **and** reverse flow paths between **banks** of first deposit and payor **banks**. The **check images** are transported through a public **switched** telephone **network which** contains a special **check** imaging node which provides a network based check clearing service for customers of telephone network. The **check** imaging node receives **images** of **checks** from institutions **which** subscribe to this **service** and **routes** those **images** through the telephone network to intended subscriber and **non**-subscriber recipients. Transmission of **check images** through a public switched telephone network may **completely replace** existing **check** clearance procedures or may be used in conjunction with existing procedures. ...**Claims:**telephone network (10), comprising at least one check clearance services node (12) for receiving an **image** of **a check** from **a check** clearance service subscriber (14) connected to the network and for routing that image to a... ... in that it comprises at least one cheque clearance services node (12) for receiving an **image** of a **cheque** from a cheque clearance service subscriber **banking** institution (14) connected to the **network** and for **routing** that **image to** a recipient **banking institution** (16) connected to the network;
wherein the **cheque** clearance services **node** (12) comprises means (**44**) for receiving identification data from a subscriber banking institution to the cheque clearance service, for validating the received identification data and ascertaining the receiving **banking institution** to which the **cheque image** is to be routed, and means for, if the results of **the** validation are satisfactory, routing **the validated cheque image** to the recipient **banking** institution.... ... caracterise en ce qu'il comprend au moins un noeud de services de compensation de **cheques** (12) pour recevoir une **image** d'un **cheque** depuis une institution bancaire d'abonnes au service de compensation de cheques (14) qui est **connectee** au reseau et pour **aiguiller** cette **image jusqu**'a une institution bancaire recipiendaire (16) qui est connectee au reseau, dans lequel le noeud de services de compensation de **cheques** (12) **comprend** un moyen (44) pour recevoir des donnees d'identification en provenance d'une institution bancaire... ... d'identification recues et pour verifier l'institution bancaire de reception jusqu'a laquelle l'**image** de **cheque** doit etre aiguillee et un moyen pour, si les resultats de la validation sont satisfaisants, aiguiller l'**image** de **cheque** validee jusqu'a **l**'institution **bancaire** recipiendaire.... ... public switched telephone network, comprising: at least one check clearance services node which receives an **image** of a **check** from a check clearance service subscriber connected to the network and routes that image to a recipient connected to the network; a **storage** device for storing **a** plurality of **check images** received **by** the node; a **database** containing information relating to each of the subscribers to the services provided by the node **and** information about potential recipients of **check images from** the node; and a node **controller** which is responsive to information contained in the **database** for storing check **images** in the **storage** device and routing **check images to recipients** through the public switched telephone network.

B. Patent Files, Full-Text

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File 348:EUROPEAN PATENTS 1978-201016
         (c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100422|UT=20100415
         (c) 2010 WIPO/Thomson
File 324:GERMAN PATENTS FULLTEXT 1967-201014
         (c) 2010 UNIVENTIO/THOMSON

?ds

Set     Items   Description
S1      17900   (CHECK? ? OR CHEQUE? ?)(4N)(IMAGE? ? OR PICTURE? ? OR GRAPHIC? OR
 PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR
 DIGITAL? OR DIGITIS? OR DIGITIZ?)

S2        291   S1(6N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVING??(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S3      32115   (PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR
 MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR
 SEVERAL?? OR TWO? ?)(5N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVINGS(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S4       1579   S1(7N)(SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ?
 OR MAIN()FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR
 WEBSERVER? ? OR STORAGE? ?)

S5        555   S1(7N)(DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR
 KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??)()(BASE? ? OR
 BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))

S6        509   S1(8N)(DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD()DRIVE?
 ?)

S7        537   (CHECK? ? OR CHEQUE? ?)(3N)(IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED
 OR SCAN? ? OR DIGITAL?? OR DIGITIZ?)(3N)(SERVER? ? OR DATABASE? ? OR DRIVE? ?)

S8        291   S1(5N)S2
S9         54   S8(5N)S3
S10        78   S8(20N)S3
S11        10   S10(5N)S4
S12       555   S1(5N)S5
S13        16   S12(5N)S2
S14       509   S1(5N)S6
S15        11   S14(5N)S2
S16       433   S1(5N)S7
S17       435   S1(20N)S7
S18        15   S17(5N)S2
S19        40   S11 OR S13 OR S15 OR S18
S20        40   IDPAT (sorted in duplicate/non-duplicate order)
S21        39   IDPAT (primary/non-duplicate records only)
S22        27   S21 AND IC=(G06Q OR G06F OR G06K)
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Dialog eLink: Order File History

DIALOG(R)File 348: EUROPEAN PATENTS

22/3K/3 (Item 3 from file: 348)
01125963

System and method for image depositing, image presentment and deposit taking in a commercial environment
System und Verfahren zur Bildablage, Bilddarstellung und Vornehmen von Einzahlungen in einem kommerziellen Umgebung
Systeme et methode pour le depot d'images, la presentation d'images et la reception de depots dans un environnement commercial

Patent Assignee:

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Legal Representative:

- **Johansson, Lars-Erik et al (9205661)**
  Hynell Patenttjanst AB Patron Carls vag 2; 683 40 Hagfors / Uddeholm; (SE)

	Country	Number	Kind	Date	
Patent	EP	984410	A1	20000308	(Basic)
Application	EP	99202212		19990707	
Priorities	US	92486 P		19980707	
	US	92487 P		19980707	

Specification: ...encode the check or alternatively the check can be encoded automatically based upon the scanned **image**, and generate a paper **check** copy for transmission to a making **bank** 41. A check printer 35 is connected to the server 27 from where check images can be printed and transmitted to the making **bank** 41. Similarly, a **check** sorter/**imager** 37 can be connected to the image **database** 31 for providing appropriate sorting functionality.

Certain aspects of the system of Fig. 1 are...the paper transmittal, in this embodiment, each of the clearing houses or local federal reserve **bank** offices that receive the **check image**, create a facsimile and send it out to local banks.

In another embodiment of the... ...s access card and the banking institution discerns that the customer is the depositor of **another** banking institution. The **banking** institution for the ATM/CAT **scans** the deposited **check**, and then through a processing center or on-line network, sends the deposit record plus the **image** of the **check** to the user's **bank** 269. This function may be provided, for example, on a fee basis by the bank...

Dialog eLink: Order File History

DIALOG(R)File 348: EUROPEAN PATENTS

22/3K/4 (Item 4 from file: 348)
00693260

Method and system for automatic compilation of a customer information database of bank check data.
Verfahren und System zum automatischen Kompilieren einer Datenbank fur Kundeninformation uber Scheckdaten.
Methode et systeme pour la compilation automatique d'une base de donnees d'information client a partir de donnees de cheques bancaires.

Patent Assignee:

- **International Business Machines Corporation** (200120)
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  (applicant designated states: DE;FR;GB)

Inventor:

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  1319 Andover Road; Charlotte, NC 28211; (US)

Legal Representative:

- **Schafer, Wolfgang, Dipl.-Ing. (62021)**
  IBM Deutschland Informationssysteme GmbH Patentwesen und Urheberrecht; D-70548 Stuttgart; (DE)

	Country	Number	Kind	Date	
Patent	EP	661654	A2	19950705	(Basic)
Application	EP	94118001		19941115	
Priorities	US	174852		19931229	

Designated States:
DE; FR; GB

International Patent Class (V7): G06F-017/60; ; G06F-157/00; **G06F-017/60**... ...**G06F-157/00Abstract Word Count:** 239

Specification: ...display upon display 44 and output to an image printer 47 or downloading to a **central** bank **check** main data **storage** 48. **Image** data controller 46 can also perform ...as is common with most banks, to instead provide the account holder/maker of the **check** with an **image** of cancelled **checks**. By the same selective **scanning**, **storage** and reproduction of selected fields, such as the account holder name and address field and ...

22/3K/5 (Item 1 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01716127

DOCUMENT IMAGING AND PROCESSING SYSTEM
SYSTEME D'IMAGERIE ET DE TRAITEMENT DE DOCUMENT

Patent Applicant/Patent Assignee:

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Legal Representative:

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  Nixon Peabody LLP, 161 N. Clark Street, 48th floor, Chicago, Illinois 60601-3213; US

	Country	Number	Kind	Date
Patent	WO	2008112132	A1	20080918
Application	WO	2008US3009		20080307
Priorities	US	2007905965		20070309
	US	200822752		20080122

Detailed Description:

...credited to the person's account at Bank A (step 1280b). At step 1285b, the **image** files of the **checks** are communicated to **Bank** A for **storage**. It is also contemplated that the denomination of the checks may be determined prior to...

Dialog eLink: Order File History
22/3K/6 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01662282

SYSTEM AND METHOD FOR REMOTE DEPOSIT CAPTURE
SYSTEMES ET METHODE DE RECUEIL DE DEPOTS ELOIGNES

Patent Applicant/Patent Assignee:

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Patent Applicant/Inventor:

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- **WEITMAN Cheryl**
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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	200857422	A1	20080515
Application	WO	2007US23150		20071102
Priorities	US	2006856035		20061102

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
Detailed Description:

...and disaster recovery/contingency planning. The treasury receipt server (30) is connected to an archive **database** (40) for archiving the **images** of the **checks** as well as the electronic records of the checks. A treasury receipt station (50) is... ...The treasury receipt server (30) receives the electronic records of the checks and generates a **data file** and a **check image** file to be transmitted to the **financial institutions** (70) for processing as an electronic deposit, or Image Cash Letter ("ICL"). This electronic deposit...

22/3K/7 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01444185

METHOD AND SYSTEM FOR FACILITATING NETWORK TRANSACTION PROCESSING
PROCEDE ET SYSTEME FACILITANT LE TRAITEMENT DE TRANSACTIONS DE RESEAU

Patent Applicant/Patent Assignee:

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- **SHISMANIAN Carl**
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	Country	Number	Kind	Date
Patent	WO	2006127969	A2-A3	20061130
Application	WO	2006US20378		20060526
Priorities	US	2005137407		20050526

Detailed Description:

...436, Financial Institution 438 and/or other entities within Network 430. Network 430 may support **various** transactions between and among **banks** and/or other participants. For example, **banks** within **network** 430 may support **images**, paper **checks**, returns, IRDIMICR, ARC/EFT, Debit and/or other types of iransactions. Any participant within Network...

22/3K/8 (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01436792

SYSTEM AND METHOD FOR PROCESSING ELECTRONIC PAYMENTS
SYSTEME ET PROCEDE DE TRAITEMENT DE PAIEMENTS ELECTRONIQUES

Patent Applicant/Patent Assignee:

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Patent Applicant/Inventor:

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- **BRENNAN Matthew P**
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- **RUMPLER Andrew M**
  13601 Justice Court, Euless, TX 76040; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **STALFORD Terry J et al (agent)**
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	Country	Number	Kind	Date
Patent	WO	2006119250	A2	20061109
Application	WO	2006US16742		20060501
Priorities	US	2005120267		20050502

Detailed Description:

...the recipient financial institution 102b. Continuing the example, the local office then forwards the electronic **check images** to the recipient **financial institution** 102b at any later time. In another example, **server** 106a may communicate electronic **check images** to recipient **financial institution** lO2b via network 113. In this example, the bundled **check images** may conform to the X9.37 standard. However obtained, recipient financial institution 102b is then...

Dialog eLink: Order File History
22/3K/9 (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01416011

CHECK ACCEPTING AND CASH DISPENSING AUTOMATED BANKING MACHINE SYSTEM AND METHOD
SYSTEME ET PROCEDE DE GUICHET AUTOMATIQUE D'ACCEPTATION DE CHEQUES ET DE DISTRIBUTION D'ESPECES

Patent Applicant/Patent Assignee:

- **DIEBOLD INCORPORATED**
  5995 Mayfair Road, North Canton, Ohio 44720; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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  6299 Secrest Road, Wooster, Ohio 44691; US; US (Residence); US (Nationality); (Designated only for: US)
- **WASHINGTON Jon E**
  6732 Christman Road, Clinton, Ohio 44216; US; US (Residence); US (Nationality); (Designated only for: US)
- **JONES Brian**
  5870 Richville Drive SW, Navarre, Ohio 44662; US; US (Residence); US (Nationality); (Designated only for: US)
- **BESKITT William D**
  4817 Meadowlane Drive, Canton, Ohio 44709; US; US (Residence); US (Nationality); (Designated only for: US)
- **GRAEF Harry Thomas**
  Box 287, Bolivar, Ohio 44612; US; US (Residence); US (Nationality); (Designated only for: US)
- **PETERS David A**
  494 Brian Drive, Tallmadge, Ohio 44278; US; US (Residence); US (Nationality); (Designated only for: US)
- **BLACKFORD Damon J**
  1090 Sanborn Drive, Akron, Ohio 44333; US; US (Residence); US (Nationality); (Designated only for: US)
- **BLACKSON Dale H**
  5056 Paddington Down Street, Canton, Ohio 44718; US; US (Residence); US (Nationality); (Designated only for: US)
- **LASKOWSKI Edward L**
  6154 Winchester Drive, Seven Hills, Ohio 44131; US; US (Residence); US (Nationality); (Designated only for: US)

- **MA Songtao**
  676 Hillcrest Drive, Wadsworth, Ohio 44281; US; US (Residence); US (Nationality); (Designated only for: US)
- **CREWS Tim**
  10920 Barcus Avenue, Alliance, Ohio 44601; US; US (Residence); US (Nationality); (Designated only for: US)
- **TUROCY Kenneth**
  461 Woodcrest Drive, Wadsworth, Ohio 44281; US; US (Residence); US (Nationality); (Designated only for: US)
- **DOMINICK Douglas T**
  6383 Hollyridge Street Nw, North Canton, Ohio 44720; US; US (Residence); US (Nationality); (Designated only for: US)
- **SMOLK Jasen J**
  161 Winchester Road, Apt. 205, Fairlawn, Ohio 44333; US; US (Residence); US (Nationality); (Designated only for: US)
- **LUCAS Brian E**
  9116 Sand Run Circle, Clinton, Ohio 44216; US; US (Residence); US (Nationality); (Designated only for: US)
- **LIGHTNER Bradley**
  434 33rd St. Se, Canton, Ohio 44707; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **JOCKE Ralph E (agent)**
  231 South Broadway, Medina, Ohio 44256; US

	Country	Number	Kind	Date
Patent	WO	200699004	A2-A3	20060921
Application	WO	2006US8332		20060308
Priorities	US	2005659994		20050309
	US	2005677805		20050503
	US	2005677804		20050503
	US	2005677846		20050503
	US	2005677767		20050503
	US	2005678091		20050504
	US	2005677891		20050504
	US	2005678102		20050504
	US	2005678094		20050504

Detailed Description:

...machine 10 are also operative to communicate with a remote computer such as an document **image** server 41. A document image server may correspond to a check image server that is... ...the check. The computer may then cause the machine to send data corresponding to the **scanned images** to the **check image server**.

In exemplary embodiments, the ATM host banking system 42 and **check image server** 41 may correspond to two separate servers. However, in alternative embodiments the host banking system 42 and **check image server** 41 may correspond to a common remote computer.

The incorporated disclosure of U.S. Patent...

22/3K/10 (Item 6 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01373004

METHOD AND SYSTEM FOR VERIFYING CHECK IMAGES
PROCEDE ET SYSTEME PERMETTANT DE VERIFIER DES IMAGES DE CHEQUES

Patent Applicant/Patent Assignee:

- **VECTORSGI INC**
  15301 Dallas Parkway, Suite 400, Addison, TX 75001; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **MALONEY Rian R**
  2533 Scenic Drive, Plano, TX 75025; US; US (Residence); US (Nationality); (Designated only for: US)

Legal Representative:

- **STALFORD Terry J et al (agent)**
  Fish & Richardson P.C., P.O. Box 1022, Minneapolis, MN 55440; US

	Country	Number	Kind	Date

	Country	Number	Kind	Date
Patent	WO	200655364	A1	20060526
Application	WO	2005US40556		20051110
Priorities	US	2004993814		20041119

Detailed Description:

...IRD, thereby reducing or eliminating the need for shipping the physical checks. For example, first **financial** institution 104 may communicate electronic check images 114 to an office local to recipient financial... ...the scope of the disclosure. Continuing the example, the local office then forwards the electronic **check images** 114 to the recipient **financial institution** 104b. In another example, **server** 106a may communicate electronic **check images** 114 to recipient **financial institution** 104b via **network** 113. However obtained, recipient financial institution 104b then determines a second hash value for each...

22/3K/11 (Item 7 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01341592

VALIDATING NEGOTIABLE DOCUMENTS USING PUBLIC DOCUMENT VALIDATION PROFILES
VALIDATION DE DOCUMENTS NEGOCIABLES A L'AIDE DE PROFILS DE VALIDATION PUBLICS

Patent Applicant/Patent Assignee:

- **KAPPA IMAGE LLC**
  300 Frank H.Ogawa Plaza, Suite 210, Oakland, CA 94612; US; US (Residence); US (Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **MASON James G**
  2966 Northwood Drive, Alameda, CA 94501; US; US (Residence); US (Nationality); (Designated only for: US)

- **HOULE Gilles F**
  2868 San Carlos Drive, Walnut Creek, CA 94598; US; US (Residence); CA (Nationality); (Designated only for: US)

Legal Representative:

- **OPPERMAN Craig P et al (agent)**
  Morgan Lewis & Bockius LLP, 2 Palo Alto Square, 3000 El Camino Real, Suite 700, Palo Alto, CA 94306; US

	Country	Number	Kind	Date
Patent	WO	200623822	A2-A3	20060302
Application	WO	2005US29723		20050818
Priorities	US	2004602414		20040818

Detailed Description:

...require retention of check images for up to seven years. Instead of providing long-term **storage** for their own **check images**, many financial institutions use long-term **check image storage** services offered by shared **check image** archive vendors. To ensure that no fraudulent checks are used in creating profiles, the set...

22/3K/13 (Item 9 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01299206

CHECK IMAGE ACCESS SYSTEM
SYSTEME D'ACCES A DES IMAGES DE CHEQUES

Patent Applicant/Patent Assignee:

- **INTEGRATED DATA CONTROL INC**
  506 Sandau, Suite 150, San Antonio, Texas 78216; US; US (Residence); US (Nationality); (For all designated states except: US)

Inventor(s):

- **MARCEAU Stephen Michael**
  215 Tomahawk, San Antonio, Texas 78232; US; (Designated for all)
- **JENSEN Robert Leland**
  1983 Oakwell Farms Parkway, Apt. 419, San Antonio, Texas 78216; US; (Designated for all)
- **SMITH Daniel Victor**
  2210 Bedford Sage, San Antonio, Texas 78213; US; (Designated for all)
- **HERRIN Damon Leigh**
  706 Sonnett, San Antonio, Texas 78216; US; (Designated for all)

Legal Representative:

- **HANOR Charles W (agent)**
  750 Rittiman Road, PO Box 91319, San Antonio, Texas 78209; US

	Country	Number	Kind	Date
Patent	WO	2005106736	A2-A3	20051110
Application	WO	2005US12513		20050413
Priorities	US	2004824792		20040414

Detailed Description:

...For much of that time, software has been available to download financial transaction information from **financial institutions**. Many **financial institutions** have made **check images** available to customers online. The **check images** can be copied or downloaded onto the **computer** of the customer. Those downloads, however, typically failed to reveal the payee named on the...

Claims:

...computer program operable to unpack or store a downloaded digital archive into a folder or **database**, search the searchable index, and **display** the cleared **check images**.

31 A method for a **financial institution** to deliver an electronic financial statement to a customer including financial check and transaction images...

Dialog eLink: Order File History
22/3K/15 (Item 11 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

01084826

FINANCIAL DOCUMENT PROCESSING METHOD AND SYSTEM
PROCEDE ET SYSTEME DE TRAITEMENT DE DOCUMENTS FINANCIERS

Patent Applicant/Patent Assignee:

- **AJJA PRODUCTIONS PTY LIMITED**
  Suite 1210, 265 Exhibition Street, Melbourne, Victoria 3000; AU; AU(Residence); AU(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **ASHLEY John**
  Suite 1210, 265 Exhibition Street, Melbourne, Victoria 3000; AU; AU(Residence); GB(Nationality); (Designated only for: US)

Legal Representative:

- **FREEHILLS CARTER SMITH BEADLE (agent)**
  Level 43, 101 Collins Street, Melbourne, Victoria 3000; AU

	Country	Number	Kind	Date
Patent	WO	200408350	A1	20040122
Application	WO	2003AU858		20030703
Priorities	AU	2002950093		20020710

Detailed Description:

...62 to 66 creates a unique record to enable the document image files and document **data files** from the **cheques scanned** at the **bank** customer premises to be matched with the physical cheques subsequently received by the bank operation... these amounts.

The document image file may be used as a temporary tool on the **bank** receiving **server** prior to **image** truncation. When the physical **cheques** arrive for encoding and sorting, the received document image files may be

permanently stored for...

Dialog eLink: Order File History
22/3K/17 (Item 13 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00998313

DOCUMENT PROCESSING SYSTEM USING FULL IMAGE SCANNING DOCUMENT PROCESSING SYSTEM USING FULL IMAGE SCANNING
SYSTEME DE TRAITEMENT DE DOCUMENTS UTILISANT UN BALAYAGE D'IMAGE COMPLETE

Patent Applicant/Patent Assignee:

- **CUMMINS-ALLISON CORP**
  891 Feehanville Drive, Mount Prospect, IL 60056; US; US(Residence); US(Nationality)

Inventor(s):

- **JONES John E**
  43 Long Meadow, Winnetka, IL 60043; US
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  280 Poteet Avenue, Barrington, IL 60010; US
- **MENNIE Douglas U**
  229 Wood Street, Barrington, IL 60010; US
- **JONES Paul A**
  1618 Meadow Lane, Glenview, IL 60025; US

Legal Representative:

- **RUDISILL Stephen G(et al)(agent)**
  Jenkens & Gilchrist, 225 West Washington Street, Suite 2600, Chicago, IL 60606; US

	Country	Number	Kind	Date
Patent	WO	200328361	A2-A3	20030403

	Country	Number	Kind	Date
Application	WO	2002US30157		20020923
Priorities	US	2001965428		20010927

Detailed Description:

...credited to the person's account at Bank A (step 1780b). At step 1785b, the **image** files of the **checks** are communicated to **Bank** A for **storage**. It is also contemplated that the denomination of the checks may be 3o determined prior...

22/3K/18 (Item 14 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00990398

DIGITALLY WATERMARKING CHECKS AND OTHER VALUE DOCUMENTS
CHEQUES A FILIGRANAGE NUMERIQUE ET AUTRES DOCUMENTS DE VALEUR

Patent Applicant/Patent Assignee:

- **DIGIMARC CORPORATION**
  19801 S.W. 72nd Avenue, Suite 100, Tualatin, OR 97062; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **CARR J Scott**
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- **RHOADS Geoffrey B**
  2961 S.W. Turner Road, West Linn, OR 97068; US; US(Residence); US(Nationality); (Designated only for: US)
- **HIEN William C III**
  151 Indiantown Road, Glenmoore, PA 19343-1412; US; US(Residence); US(Nationality); (Designated only for: US)

- **MILLER Marc D**
  P.O. Box 596, Corte Madera, CA 94976; US; US(Residence); US(Nationality); (Designated only for: US)
- **HAWES Jonathan L**
  2502 Jolie Point Road, West Linn, OR 97068; US; US(Residence); US(Nationality); (Designated only for: US)
- **ELOVITZ Andrea Nicole**
  5655 Southwood Drive, Lake Oswego, OR 97035; US; US(Residence); US(Nationality); (Designated only for: US)
- **STEWART Steven W**
  4730 S.W. Joshua Street, Tualatin, OR 97062; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **STEWART Steven W (agent)**
  Digimarc Corporation, 19801 S.W. 72nd Avenue, Suite 100, Tualatin, OR 97062; US

	Country	Number	Kind	Date
Patent	WO	200319449	A2-A3	20030306
Application	WO	2002US27954		20020830
Priorities	US	2001316851		20010831
	US	2001327687		20011005
	US	2002352652		20020128
	US	2002172769		20020614
	US	2002172506		20020614

Detailed Description:

...issuing bank 16 (e.g., perhaps through a handler house or repository 14). The issuing **bank** 16 may convert the **check** to microfilm, a **digital** copy and/or forward the **check** (or film/**digital images**) to a **storage** facility 18 or to the check drawer (customer). This process involves time and millions of...

Dialog eLink: Order File History
22/3K/24 (Item 20 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT

00358784

METHOD AND APPARATUS FOR IMAGING, IMAGE PROCESSING AND DATA COMPRESSION AND MERGE/PURGE TECHNIQUES FOR DOCUMENT IMAGE DATABASES
PROCEDE ET APPAREIL DE REPRESENTATION, DE TRAITEMENT D'IMAGE ET DE COMPRESSION DE DONNEES, ET TECHNIQUES DE FUSION ET DE PURGE DE BASES DE DONNEES DE REPRESENTATIONS DE DOCUMENTS

Patent Applicant/Patent Assignee:

- **STOLFO Salvatore J**

Inventor(s):

- **STOLFO Salvatore J**

	Country	Number	Kind	Date
Patent	WO	9641298	A1	19961219
Application	WO	95US14663		19951108
Priorities	US	95488333		19950607

Detailed Description:

...to substantially reduce the storage
SUBSTITUTE SHEET (RULE 26)
requirements and management of large archival **storage** of many **check images** and to improve the speed of accessing and retrieving individual **check images** and the long
term **storage**
requirements of older existing microfilmed **check images**, which are typically
maintained by the banking system for about 7 years

It is another object of the present invention to provide variable-size or scaled **check images** retained on **storage** media, including decompression by utilizing codebook code to render full color and faithful reproductions of...

Dialog eLink: Order File History
22/3,K/26 (Item 2 from file: 324)
DIALOG(R)File 324: GERMAN PATENTS FULLTEXT

0003227210
Elektronisches Bild-Speicher- und Wiederabrufsystem fur Schecks und dergleichen
Electronic bit map memory and recall system for cheques and such a thing
Patent Applicant/Assignee:
The Chase Manhattan Bank N A, Brooklyn,N.Y., US
Inventor(s):
Cahill Thomas, Newton,N.J., US
McNulty Louise A, Brooklyn,N.Y., US
McMonagle John J, Bayonne,N.J., US
Sferra Richard H, Plainview,N.Y., US
Levine Glenn, Ossining,N.Y., US
Goldfisher Saul, Brooklyn,N.Y., US
Wilson Philip, Brooklyn,N.Y., US
Koroteyev Vladimir, Brooklyn,N.Y., US

Publication & Filing Information

	Serial Number	Kind	Date
Publication	DE 19542842	A1	19960523
Application	DE 19542842		19951117

Priority application(s): US 94342265 19941118 (Original format: US 34226594)
Publication Language: German ; Application Language: German
Fulltext Word Count (English): 46231
Fulltext Word Count (German) : 39512
Fulltext Word Count (Both) : 85743 **Class Codes** International Patent Classification IPC Level Value Position Status Version Date Action Date Source Office **G06F-017/30** Main **G06F-017/60** Fulltext Availability: Description (English machine translation)**Description** (English machine translation)...user can the data base-maintenance option to select, in order to delete or remove **cheque pictures** directly and the ap propriate **data-bank**-data record. A user has preferably two options in accordance with the invention: one consists... **Description** (German)

IV. Text Search Results from Dialog

A. NPL Files, Abstract

```
File   2:INSPEC 1898-2010/Apr W3
         (c) 2010 The IET
File  35:Dissertation Abs Online 1861-2010/Mar
         (c) 2010 ProQuest Info&Learning
File  65:Inside Conferences 1993-2010/Apr 22
         (c) 2010 BLDSC all rts. reserv.
File  99:Wilson Appl. Sci & Tech Abs 1983-2010/Feb
         (c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Apr 26
         (c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Apr 26
         (c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 Gale/Cengage
File 256:TecTrends 1982-2010/Apr W4
         (c) 2010 Info.Sources Inc. All rights res.
File  23:CSA Technology Research Database 1963-2010/Feb
         (c) 2010 CSA.
File   7:Social SciSearch(R) 1972-2010/Apr W3
         (c) 2010 The Thomson Corp
File  34:SciSearch(R) Cited Ref Sci 1990-2010/Apr W3
         (c) 2010 The Thomson Corp
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
         (c) 2006 The Thomson Corp


Set     Items   Description
S1       3517   (CHECK? ? OR CHEQUE? ?)(4N)(IMAGE? ? OR PICTURE? ? OR GRAPHIC? OR
 PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR
 DIGITAL? OR DIGITIS? OR DIGITIZ?)

S2        305   S1(6N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVING??(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S3      46018   (PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR
 MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR
 SEVERAL?? OR TWO? ?)(5N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVINGS(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S4        264   S1(7N)(SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ?
 OR MAIN()FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR
 WEBSERVER? ? OR STORAGE? ?)

S5         78   S1(7N)(DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR
 KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??)()(BASE? ? OR
 BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))

S6         68   S1(8N)(DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD()DRIVE?
 ?)

S7         56   (CHECK? ? OR CHEQUE? ?)(3N)(IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED
 OR SCAN? ? OR DIGITAL?? OR DIGITIZ?)(3N)(SERVER? ? OR DATABASE? ? OR DRIVE? ?)
```

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S8         305   S1 AND S2
S9          44   S8 AND S3
S10          3   S9 AND S4
S11         78   S1 AND S5
S12         15   S11 AND S2
S13         68   S1 AND S6
S14         15   S13 AND S2
S15         46   S1 AND S7
S16          9   S15 AND S2
S17         32   S10 OR S12 OR S14 OR S16
S18         25   S17 NOT PY>2003
S19         24   RD  (unique items)
```


19/5,K/1 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC

08841305
Title: Image data mining of check transactions: techniques and applications
Author(s): Hassanein, K.
Author Affiliation: Michael G. Degroote Sch. of Bus., McMaster Univ., Ont., Canada
Journal: Journal of Information Technology Cases and Applications (JITCA) , vol.4 , no.4 , pp.4-21
Publisher: Ivy League Publishing
Country of Publication: USA
Publication Date: 2002
ISSN: 1522-8053
SICI: 1522-8053(2002)4:4L.4:IDMC;1-2
CODEN: JITCAK
Language: English
Document Type: Journal Paper (JP)
Treatment: Application (A); Practical (P)
Abstract: Check transactions represent a major information-rich stream of customer data that is available to banks today. However, this valuable source of data is largely untapped due to the difficulties associated with extracting data from **check images**. This paper shows how it is possible to exploit image processing and pattern recognition techniques to help extract and analyze the information content of check transactions. It also explores how this information could be used within the context of a data warehouse to provide banks with a better understanding of their customers, allowing them to approach those customers with customized offers for products or financial services. In addition, a case study of a prototype of a **check image** data mining system is presented demonstrating the feasibility of this technology. The paper also touches on the implications of this business application to consumer data privacy (*23 refs.*)
Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business)
Descriptors: bank data processing; cheque processing; customer relationship management; data

mining; data privacy; data warehouses; image processing; pattern recognition
Identifiers: **image** data mining; **check** transactions; information-rich stream; customer **data**; **banks**; image processing; customer relationship management; pattern recognition; information content; data warehouse; consumer data privacy
Classification Codes: C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130S (Data security); C0230 (Economic, social and political aspects of computing); C6160Z (Other DBMS); D2050E (IT in banking); D1050 (Legal requirements of IT)
INSPEC Update Issue: 2004-004

Title: **Image data mining of check transactions: techniques and applications**
Abstract: ...source of data is largely untapped due to the difficulties associated with extracting data from **check images**. This paper shows how it is possible to exploit image processing and pattern recognition techniques... ...for products or financial services. In addition, a case study of a prototype of a **check image** data mining system is presented demonstrating the feasibility of this technology. The paper also touches...
Identifiers: **image** data mining; **check** transactions; information-rich stream; customer **data**; **banks**; image processing; customer relationship management; pattern recognition; information content; data warehouse; consumer data privacy

19/5,K/2 (Item 2 from file: 2)
DIALOG(R)File 2: INSPEC

08211050
Title: **Image data mining from financial documents based on wavelet features**
Author(s): El Badawy, O.; El-Sakka, M.R.; Hassanein, K.; Kamel, M.S.
Author Affiliation: Dept. of Syst. Design Eng., Waterloo Univ., Ont., Canada
Book Title: Proceedings 2001 International Conference on Image Processing (Cat. No.01CH37205)
Inclusive Page Numbers: 1078-81 vol.1
Publisher: IEEE, Piscataway, NJ
Country of Publication: USA
Publication Date: 2001
Conference Title: Proceedings 2001 International Conference on Image Processing
Conference Date: 7-10 Oct. 2001
Conference Location: Thessaloniki, Greece
Conference Sponsor: IEEE Signal Process. Soc
ISBN: 0 7803 6725 1
U.S. Copyright Clearance Center Code: 0-7803-6725-1/01/$10.00

Medium: Also available on CD-ROM in PDF format
Item Identifier (DOI): 10.1109/ICIP.2001.959236
Part: vol.1
Number of Pages: 3 vol.(lxx+1133+1108+1110)
Language: English
Document Type: Conference Paper (PA)
Treatment: Practical (P); Experimental (X)
Abstract: We present a framework for clustering and classifying **cheque images** according to their payee-line content. The features used in the clustering and classification processes are extracted from the wavelet domain by means of thresholding and counting of wavelet coefficients. The feasibility of this framework is tested on a **database** of 2620 **cheque images**. This **database** consists of **cheques** from 10 different accounts. Each account is written by a different person. Clustering and classification are performed separately on each account using distance-based techniques. We achieved correct-classification rates of 86% and 81% for the supervised and unsupervised learning cases, respectively. These rates are the average of correct-classification rates obtained from the 10 different accounts (*11 refs.*)
Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: **banking**; **cheque processing**; data mining; document **image** processing; feature extraction; handwritten character recognition; image classification; learning (artificial intelligence); pattern clustering; unsupervised learning; wavelet transforms
Identifiers: image data mining; financial documents; wavelet features; **cheque image** clustering; **cheque image** classifying; payee-line content; feature extraction; thresholding; distance-based techniques; supervised learning; unsupervised learning; handwritten text
Classification Codes: B6135 (Optical, image and video signal processing); B0290X (Integral transforms in numerical analysis); C6130D (Document processing techniques); C5260B (Computer vision and image processing techniques); C1250M (Image recognition); C4188 (Integral transforms in numerical analysis); C1230L (Learning in AI); C1250B (Character recognition); C7120 (Financial computing); E0410F (Business applications of IT)
INSPEC Update Issue: 2002-011
Copyright: 2002, IEE
Abstract: We present a framework for clustering and classifying **cheque images** according to their payee-line content. The features used in the clustering and classification processes... ...thresholding and counting of wavelet coefficients. The feasibility of this framework is tested on a **database** of 2620 **cheque images**. This **database** consists of **cheques** from 10 different accounts. Each account is written by a different person. Clustering and classification...
Descriptors: **banking**; **cheque processing**; data mining; document **image** processing; feature extraction; handwritten character recognition; image classification; learning (artificial intelligence); pattern clustering; unsupervised learning...
Identifiers: image data mining; financial documents; wavelet features; **cheque image** clustering; **cheque image** classifying; payee-line content; feature extraction; thresholding; distance-based techniques; supervised learning; unsupervised learning; handwritten...

19/5,K/3 (Item 3 from file: 2)
DIALOG(R)File 2: INSPEC

08093233
Title: Constructing Web-based legacy index card archives-architectural design issues and initial data acquisition
Author(s): Downton, A.C.; Tams, A.C.; Wells, G.J.; Holmes, A.C.; Lucas, S.M.; Beccaloni, G.W.; Scoble, M.J.; Robinson, G.S.
Author Affiliation: Dept. of Electron. Syst. Eng., Essex Univ., Colchester, UK
Inclusive Page Numbers: 854-8
Publisher: IEEE Comput. Soc, Los Aalmitos, CA
Country of Publication: USA
Publication Date: 2001
Conference Title: Proceedings of Sixth International Conference on Document Analysis and Recognition
Conference Date: 10-13 Sept. 2001
Conference Location: Seattle, WA, USA
Conference Sponsor: IAPR
ISBN: 0 7695 1263 1
U.S. Copyright Clearance Center Code: 0-7695-1263-1/01/$10.00
Item Identifier (DOI): 10.1109/ICDAR.2001.953908
Number of Pages: xxiv+1274
Language: English
Document Type: Conference Paper (PA)
Treatment: Application (A); Practical (P)
Abstract: Presents a progress report (after 1 year of a 3 year project) on the overall design for a flexible archive conversion system, intended eventually for widespread use as a tool to convert legacy typescript and handwritten archive card indexes into Internet-accessible and searchable databases. The VIADOCS system is being developed and evaluated on a demonstrator archive of 30,000 pyraloid moth cards at the UK Natural History Museum, and has already demonstrated a successful and efficient mechanism for image acquisition using a modified **bank cheque** scanner. Document **image** processing and analysis techniques, defined by an XML validating document type definition (DTD), are being used to correct defects in the acquired images and parse card sequences to match the hierarchical taxonomy of pyraloid moth species. Parsed data is processed by offline OCR engines augmented by field-specific subject dictionaries to produce a 'draft' online archive. This archive will then be validated interactively via a Web browser as it is used. It is hoped eventually to provide an efficient and configurable legacy archive document conversion system not only for the Natural History Museum, but also for all museums, libraries and archives where there is a need to interrogate legacy documents via computer (*2 refs.*)
Subfile(s): C (Computing & Control Engineering)
Descriptors: document image processing; grammars; handwritten character recognition ; hypermedia markup languages; indexing; Internet; optical character recognition; visual databases
Identifiers: Web-based legacy index card archives; architectural design; data acquisition; flexible

archive conversion system; legacy typescript; Internet-accessible databases; searchable **databases**; pyraloid moth cards; UK Natural History Museum; **image** acquisition; **bank cheque** scanner; document **image** processing; document analysis; XML validating document type definition; parsing; card sequences; offline OCR engines; field-specific subject dictionaries
Classification Codes: C5260B (Computer vision and image processing techniques); C5620W (Other computer networks); C6160S (Spatial and pictorial databases); C7210N (Information networks); C7240 (Information analysis and indexing)
INSPEC Update Issue: 2001-045

Abstract: ...and has already demonstrated a successful and efficient mechanism for image acquisition using a modified **bank cheque** scanner. Document **image** processing and analysis techniques, defined by an XML validating document type definition (DTD), are being...
Identifiers: ...archives; architectural design; data acquisition; flexible archive conversion system; legacy typescript; Internet-accessible databases; searchable **databases**; pyraloid moth cards; UK Natural History Museum ; **image** acquisition; **bank cheque** scanner; document **image** processing; document analysis; XML validating document type definition; parsing; card sequences; offline OCR engines; field...

19/5,K/4 (Item 4 from file: 2)
DIALOG(R)File 2: INSPEC

08093166
Title: A knowledge-based segmentation system for handwritten dates on bank cheques
Author(s): Qizhi Xu; Lam, L.; Suen, C.Y.
Author Affiliation: Centre for Pattern Recognition & Machine Intelligence, Concordia Univ., Montreal, Que., Canada
Inclusive Page Numbers: 384-8
Publisher: IEEE Comput. Soc, Los Aalmitos, CA
Country of Publication: USA
Publication Date: 2001
Conference Title: Proceedings of Sixth International Conference on Document Analysis and Recognition
Conference Date: 10-13 Sept. 2001
Conference Location: Seattle, WA, USA
Conference Sponsor: IAPR
ISBN: 0 7695 1263 1
U.S. Copyright Clearance Center Code: 0-7695-1263-1/01/$10.00
Item Identifier (DOI): 10.1109/ICDAR.2001.953818
Number of Pages: xxiv+1274

Language: English
Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: Segmenting handwritten date fields on **bank cheque images** into three subimages corresponding to the day, month and year is the first and critical step of our date recognition system. The paper describes a knowledge-based segmentation system, which introduces different kinds of knowledge at different segmentation stages to improve the performance. The knowledge includes information on the writing style, syntactic and semantic constraints, etc. Results have shown that the system is very effective compared with a previous structural feature based method (*9 refs.*)
Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: **bank** data processing; **cheque** processing; handwritten character recognition; **image** segmentation; **knowledge based** systems
Identifiers: **knowledge-based** segmentation system; handwritten date field segmentation; **bank cheque images**; subimages; date recognition system; segmentation stages; writing style; syntactic constraints; semantic constraints
Classification Codes: B6135 (Optical, image and video signal processing); C7120 (Financial computing); C1250B (Character recognition); C5260B (Computer vision and image processing techniques); C6170 (Expert systems and other AI software and techniques); E0410F (Business applications of IT)
INSPEC Update Issue: 2001-045
Copyright: 2001, IEE
Abstract: Segmenting handwritten date fields on **bank cheque images** into three subimages corresponding to the day, month and year is the first and critical...
Descriptors: **bank** data processing; **cheque** processing; handwritten character recognition; **image** segmentation; **knowledge based** systems
Identifiers: **knowledge-based** segmentation system; handwritten date field segmentation; **bank cheque images**; subimages; date recognition system; segmentation stages; writing style; syntactic constraints; semantic constraints

19/5,K/5 (Item 5 from file: 2)
DIALOG(R)File 2: INSPEC

08044583
Title: Automatic processing of bank checks: information storage and retrieval
Author(s): Koerich, A.L.; Luan Ling Lee
Author Affiliation: Ecole de Technol. Superieure, Quebec Univ., Montreal, Que., Canada

Journal: Controle & Automacao , vol.12 , no.1 , pp.52-63
Publisher: Soc. Brasil. Autom
Country of Publication: Brazil
Publication Date: Jan.-April 2001
ISSN: 0103-1759
SICI: 0103-1759(200101/04)12:1L.52:APBC;1-3
CODEN: COAUFH
Language: Portuguese
Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: The paper presents an automatic system for **storage** and retrieval of **bank checks**. The **bank checks** are **digitized** and their **images** are processed through an information extraction system that eliminates the redundant information and provides images containing only the user-input fields. The resulting images with the user-input fields are compressed and indexed using information extracted from the MICR line. Finally, both compressed image and other useful information are stored in a database under a hybrid structure. The stored information can be recovered and the original **bank check image** can be reconstructed using both previously eliminated information and user-input field images. The experimental results by testing the proposed automatic system over real Brazilian bank checks reveal that the proposed method provides images with good visual quality in addition to the advantage of efficient and automatic information storage, search and retrieval (*13 refs.*)
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: **bank** data processing; **cheque** processing; document **image** processing; **image** retrieval; visual **databases**
Identifiers: automatic processing; bank check processing; bank cheque processing; information retrieval; automatic system; digitization; information extraction system; redundant information; user-input fields; MICR line; compressed **image**; hybrid structure; bank **check image**; user-input field **images**; Brazilian **bank checks**; automatic information **storage**
Classification Codes: C7120 (Financial computing); C6160S (Spatial and pictorial databases); C7250R (Information retrieval techniques); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); E0410F (Business applications of IT)
INSPEC Update Issue: 2001-038

Abstract: The paper presents an automatic system for **storage** and retrieval of **bank checks**. The **bank checks** are **digitized** and their **images** are processed through an information extraction system that eliminates the redundant information and provides images... ...a database under a hybrid structure. The stored information can be recovered and the original **bank check image** can be reconstructed using both previously eliminated information and user-input field images. The experimental...
Descriptors: **bank** data processing; **cheque** processing; document **image** processing; **image** retrieval; visual **databases**
Identifiers: ...retrieval; automatic system; digitization; information extraction system; redundant information; user-input fields; MICR line; compressed **image**; hybrid structure; bank **check image**; user-input field **images**; Brazilian **bank checks**; automatic information **storage**

19/5,K/7 (Item 7 from file: 2)
DIALOG(R)File 2: INSPEC

07352805
Title: Automatic storage, retrieval and visualization of bank check images
Author(s): Koerich, A.L.; Lee, L.L.
Author Affiliation: Ecole des Hautes Etudes Commerciales, Montreal, Que., Canada
Book Title: Proceedings of the Fifth International Conference on Document Analysis and Recognition. ICDAR '99 (Cat. No.PR00318)
Inclusive Page Numbers: 111-14
Publisher: IEEE Comput. Soc, Los Alamitos, CA
Country of Publication: USA
Publication Date: 1999
Conference Title: Proceedings of the Fifth International Conference on Document Analysis and Recognition
Conference Date: 20-22 Sept. 1999
Conference Location: Bangalore, India
Conference Sponsor: Int. Assoc. for Pattern Recognition
ISBN: 0 7695 0318 7
U.S. Copyright Clearance Center Code: 0 7695 0318 7/99/$10.00
Item Identifier (DOI): 10.1109/ICDAR.1999.791737
Number of Pages: xxiv+821
Language: English
Document Type: Conference Paper (PA)
Treatment: Application (A)
Abstract: This paper presents an automated system for storage and retrieval of bank checks in contrast with the microfilming techniques that are currently used. The **bank check images** are introduced into an extraction module where the filled in information is segmented. This information is indexed via keywords derived from the MICR line and stored in a database under a hybrid structure where hash tables, trees and inverted files are employed. For the information retrieval and visualization, make-up **bank check images** are generated. The experimental results reveal a good performance of the proposed method in terms of compactness of stored information and high visual quality of the reconstructed images (*9 refs.*)
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: **cheque** processing; document **image** processing; **image** reconstruction; image segmentation; information retrieval; information **storage**; **storage** management; tree data structures ; visual databases
Identifiers: automatic **storage**; automatic retrieval; automatic visualization ; **bank check images**; extraction module; segmentation; information indexing; keywords; MICR line; database; hash tables; trees; inverted file; information retrieval; high visual quality
Classification Codes: C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); C6160S (Spatial and pictorial databases); C6120 (File organisation); C7250 (Information storage and retrieval); E0410F (Business applications of

IT)
INSPEC Update Issue: 1999-036
Copyright: 1999, IEE
Title: Automatic storage, retrieval and visualization of bank check images
Abstract: ...retrieval of bank checks in contrast with the microfilming techniques that are currently used. The **bank check images** are introduced into an extraction module where the filled in information is segmented. This information... ...tables, trees and inverted files are employed. For the information retrieval and visualization, make-up **bank check images** are generated. The experimental results reveal a good performance of the proposed method in terms...
Descriptors: **cheque** processing; document **image** processing; **image** reconstruction; image segmentation; information retrieval; information **storage**; **storage** management; tree data structures ; visual databases
Identifiers: automatic **storage**; automatic retrieval; automatic visualization ; **bank check images**; extraction module; segmentation; information indexing; keywords; MICR line; database; hash tables; trees; inverted file; information...

19/5,K/8 (Item 8 from file: 2)
DIALOG(R)File 2: INSPEC

07019137
Title: Philadelphia Fed embraces check imaging
Author(s): Prichard, B.
Author Affiliation: Fed. Reserve Bank of Philadelphia, PA, USA
Journal: Inform , vol.12 , no.7 , pp.42, 44, 46
Publisher: Assoc. Inf. & Image Manag. Int
Country of Publication: USA
Publication Date: July 1998
ISSN: 0892-3876
SICI: 0892-3876(199807)12:7L.42:PECI;1-5
CODEN: INFREN
Language: English
Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: The Federal Reserve Bank of Philadelphia teams with Unisys and Chase Manhattan. Chase Manhattan Bank, one of the US' largest and most technology charged banks, is a key Philadelphia Fed customer. Chase management decided to rearchitect the bank's check processing operations and to rely on imaging technology to supply corporate customers with same-day access to **digitized check images**.

Ideally, a **check** could be **viewed** from both the front and the back for signature verification, the date it was written, the name of the payee, the payee endorsements, and so forth. However, Chase felt that the time, effort, and cost expended to institute check imaging on its own would be impractical. Enter the Philadelphia Fed. Since they receive the checks a number of hours before Chase receives them from Philadelphia Fed, it made more sense for them to image all the items that flow through there, and to sell those check imaging capabilities to Chase as well as to their other banks. Beginning in late 1996, the Philadelphia Fed added the Unisys **Image Check** Processing System (ICPS) hardware and software to perform image capture on two of its DP1800 sorters, and the Image Retrieval and Information System (IRIS) hardware and software to archive and export the **check images** (*0 refs.*)
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
Descriptors: **bank** data processing; **cheque** processing; document **image** processing; visual **databases**
Identifiers: check imaging; Federal Reserve Bank of Philadelphia; Unisys; Chase Manhattan Bank; Philadelphia Fed customer; check processing operations; imaging technology; corporate customers; same-day access; **digitized check images**; signature verification; **check** imaging capabilities; Unisys **Image Check** Processing System; **image** capture; DP1800 sorters; Image Retrieval and Information System
Classification Codes: C7120 (Financial computing); C5260B (Computer vision and image processing techniques); C6130D (Document processing techniques); C6160S (Spatial and pictorial databases); E0410F (Business applications of IT)
INSPEC Update Issue: 1998-036

Abstract: ...and to rely on imaging technology to supply corporate customers with same-day access to **digitized check images**. Ideally, a **check** could be **viewed** from both the front and the back for signature verification, the date it was written... ...as to their other banks. Beginning in late 1996, the Philadelphia Fed added the Unisys **Image Check** Processing System (ICPS) hardware and software to perform image capture on two of its DP1800... ...the Image Retrieval and Information System (IRIS) hardware and software to archive and export the **check images**
Descriptors: **bank** data processing; **cheque** processing; document **image** processing; visual **databases**
Identifiers: ...Manhattan Bank; Philadelphia Fed customer; check processing operations; imaging technology; corporate customers; same-day access; **digitized check images**; signature verification; **check** imaging capabilities; Unisys **Image Check** Processing System; **image** capture; DP1800 sorters; Image Retrieval and Information System

19/5,K/15 (Item 15 from file: 2)
DIALOG(R)File 2: INSPEC

04861162
Title: Managing images [in banks]

Author(s): Ledford, S.
Journal: Bank Management , vol.67 , no.1 , pp.58, 60, 62
Country of Publication: USA
Publication Date: Jan. 1991
ISSN: 1049-1775
Language: English
Document Type: Journal Paper (JP)
Treatment: Economic (E); Practical (P)
Abstract: **Bankers** are staking the future on **image** technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a series of stumbling blocks that will have to be removed before the technology delivers on its promise. One of those obstacles is storage costs. Manufacturers will have to drive storage costs to one-thirtieth of today's levels or imaging could be in jeopardy as a big-**bank** proof automation tool. At 10 million **check images** a night and about 50000 bytes per check, a **bank** would exhaust its storage in **two** days (*0 refs.*)
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)
Descriptors: banking; document image processing; records management
Identifiers: **image** technology; **storage** costs; **check images**; **bank**
Classification Codes: D2050E (IT in banking); D3045 (Records management systems for business automation); E0410F (Business applications of IT); E0420 (Information management)
INSPEC Update Issue: 1991-009
Copyright: 1991, IEE
Abstract: **Bankers** are staking the future on **image** technology-in **check** processing, in customer service and throughout the back office. But senior bankers have identified a... ...one-thirtieth of today's levels or imaging could be in jeopardy as a big-**bank** proof automation tool. At 10 million **check images** a night and about 50000 bytes per check, a **bank** would exhaust its storage in **two** days
Identifiers: **image** technology; **storage** costs; **check images**; **bank**

19/5,K/16 (Item 16 from file: 2)
DIALOG(R)File 2: INSPEC

04681838
Title: IBM unveils first stage of image/check system
Author(s): Tracey, B.
Journal: Computers in Banking , vol.7 , no.4 , pp.12, 14-15
Country of Publication: USA
Publication Date: April 1990
ISSN: 0742-6496

CODEN: CBANE6
Language: English
Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: The first pieces of Big Blue's ImagePlus High Performance Transaction Processing System (HPTS) are being delivered and installed in six banks in the US and Canada. Made up of both hardware and software components, HPTS is designed to replace the mechanical clamor that has been found in banks' check processing rooms for nearly three decades with the near-silent whir of computers and optical **disk drives** passing **digitized check images** to each other. The benefit to large financial institutions that process millions of checks per day is a possible two- or three-fold increase in productivity. The caveat: have about $10 or $20 million to spend if you want a full-blown system. The system comprises the 3897 Image Capture System, the 3898 Image Processor, and software for proof of deposit functions, image statements, as well as work in progress monitoring (*0 refs.*)
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)
Descriptors: banking; IBM computers; image scanners; picture processing
Identifiers: IBM; ImagePlus High Performance Transaction Processing System; **banks**; **check processing**; **digitized check images**; 3897 **Image** Capture System; 3898 Image Processor; proof of deposit; work in progress
Classification Codes: D2050E (IT in banking); D5030 (Printers and other peripherals for office automation); D5010 (Computers and work stations for office automation); D3045 (Records management systems for business automation); E0410F (Business applications of IT)
INSPEC Update Issue: 1990-017

Title: IBM unveils first stage of image/check system
Abstract: ...processing rooms for nearly three decades with the near-silent whir of computers and optical **disk drives** passing **digitized check images** to each other. The benefit to large financial institutions that process millions of checks per...
Identifiers: IBM; ImagePlus High Performance Transaction Processing System; **banks**; **check processing**; **digitized check images**; 3897 **Image** Capture System; 3898 Image Processor; proof of deposit; work in progress

19/5,K/17 (Item 17 from file: 2)
DIALOG(R)File 2: INSPEC

04665590
Title: Checking out image
Author(s): Swift, C.R.

Journal: Bank Management , vol.66 , no.5 , pp.32, 34, 36, 37
Country of Publication: USA
Publication Date: May 1990
ISSN: 0024-9823
Language: English
Document Type: Journal Paper (JP)
Treatment: Practical (P)
Abstract: After two decades of wringing ever more efficiency out of conventional check processing methods and equipment, bankers have found the new cost-cutting tool they have been looking for-image technology. But to capitalize on it, three developments will have to occur. The cost of optical storage must be trimmed to one-thirtieth of today's levels. **Check images** must be accepted in court. Standards for **storage** and transmission must be established so that **digital** representations of **checks** can be exchanged among **banks** instead of paper (*0 refs.*)
Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)
Descriptors: banking; image scanners; picture processing
Identifiers: standards; **check** processing; **image** technology; optical **storage**
Classification Codes: D2050E (IT in banking); D3045 (Records management systems for business automation); E0410F (Business applications of IT)
INSPEC Update Issue: 1990-015
Copyright: 1990, IEE
Abstract: ...The cost of optical storage must be trimmed to one-thirtieth of today's levels. **Check images** must be accepted in court. Standards for **storage** and transmission must be established so that **digital** representations of **checks** can be exchanged among **banks** instead of paper
Identifiers: standards; **check** processing; **image** technology; optical **storage**

B. NPL Files, Full-text

```
File  20:Dialog Global Reporter 1997-2010/Apr 26
         (c) 2010 Dialog
File  15:ABI/Inform(R) 1971-2010/Apr 24
         (c) 2010 ProQuest Info&Learning
File 610:Business Wire 1999-2010/Apr 26
         (c) 2010 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 613:PR Newswire 1999-2010/Apr 26
         (c) 2010 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury  Jun 1985-2010/Apr 23
         (c) 2010 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2010/Apr 26
         (c) 2010 McGraw-Hill Co. Inc
```

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File   9:Business & Industry(R) Jul/1994-2010/Apr 24
         (c) 2010 Gale/Cengage
File 275:Gale Group Computer DB(TM) 1983-2010/Mar 17
         (c) 2010 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Mar 08
         (c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Mar 23
         (c) 2010 Gale/Cengage
File  16:Gale Group PROMT(R) 1990-2010/Apr 22
         (c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2010/Apr 23
         (c) 2010 Gale/Cengage
File 471:New York Times Fulltext 1980-2010/Apr 26
         (c) 2010 The New York Times
```

? **ds**

```
Set     Items   Description
S1      95386   (CHECK? ? OR CHEQUE? ?)(4N)(IMAGE? ? OR PICTURE? ? OR GRAPHIC? OR
 PHOTOGRAPH? OR PHOTO? ? OR DISPLAY??? OR VIEW???? OR SCANNING OR SCANNED OR SCAN? ? OR
 DIGITAL? OR DIGITIS? OR DIGITIZ?)

S2      12290   S1(6N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVING??(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S3    1868558   (PLURALIT? OR MULTIPLE? ? OR MULTI? ? OR MANY? ? OR VARIOUS?? OR
 MULTITUDE? ? OR NUMEROUS?? OR LOTS OR LOT OR NUMBER? ? OR ANOTHER? ? OR BOTH?? OR
 SEVERAL?? OR TWO? ?)(5N)(BANK??? OR BANC OR BANCS OR FINANCIAL()INSTITUTION? ? OR
 SAVINGS(2W)LOAN? OR S()L OR CREDIT()UNION? ?)

S4       7373   S1(7N)(SERVER? ? OR NETWORK? ? OR HUB? ? OR COMPUTER? ? OR MAINFRAME? ?
 OR MAIN()FRAME? ? OR GATEWAY? ? OR HOST??? OR PROCESS?R? ? OR FILESERVER? ? OR
 WEBSERVER? ? OR STORAGE? ?)

S5       1395   S1(7N)(DATABASE? ? OR TABLE? ? OR DATATABLE? ? OR DATASET? ? OR
 KNOWLEDGEBASE? ? OR (DATA? OR KNOWLEDG???? OR CENTRAL?? OR INFORMATION??)()(BASE? ? OR
 BANK? ? OR FILE? ? OR SET? ? OR TABLE? ? OR TERMINAL? ?))

S6       2893   S1(8N)(DISK OR DISC OR DRIVE OR STORAGE? ? OR HARDDRIVE OR HARD()DRIVE?
 ?)

S7       1419   (CHECK? ? OR CHEQUE? ?)(3N)(IMAGE? ? OR PICTURE? ? OR SCANNING OR SCANNED
 OR SCAN? ? OR DIGITAL?? OR DIGITIZ?)(3N)(SERVER? ? OR DATABASE? ? OR DRIVE? ?)

S8      12290   S1(5N)S2
S9       1220   S8(5N)S3
S10      1650   S8(20N)S3
S11       152   S10(5N)S4
S12       159   S10(10N)S4
S13       166   S10(20N)S4
S14         0   S13(5N)S7
S15         3   S13(20N)S7
S16         0   S13(5N)S5
S17         3   S13(20N)S5
S18      1395   S1(20N)S5
S19       134   S18(5N)S2
S20        15   S19(5N)S3
S21      1395   S1(5N)S5
S22       127   S21(5N)S2
S23       134   S21(20N)S2
S24        19   S23(5N)S3
```

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S25       2893   S1(F)S6
S26        604   S25(5N)S2
S27         68   S26(5N)S3
S28         96   S26(20N)S3
S29         30   S28(5N)S4
S30          0   S29(5N)S7
S31       1171   S1(20N)S7
S32        144   S31(5N)S2
S33        147   S31(20N)S2
S34          9   S33(5N)S3
S35         49   S15 OR S17 OR S20 OR S24 OR S29 OR S34
S36         35   S35 NOT PY>2003
S37         25   RD  (unique items)
```

37/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

25871131 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Advanced Financial Solutions Forms Alliance With Infonox to Introduce ``ATM Capture'' - Image Capture of Check and Cash Deposits At the Point of Origination

BUSINESS WIRE
November 05, 2002
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 899
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...clearing, and exchange.
AFS ATM Capture, powered by Infonox's Active Payment Platform (TM), allows **financial** institutions' ATM machines to **image** capture both **check** and cash deposit transactions at the point of origination, instead of the traditional **central bank** or processing center. **Checks** and cash are **image-scanned** into the system as they are being deposited into the ATM. For check deposits this...

37/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

22535383 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
The Tech Scene: Embracing Outsourcing's Middle Ground

AMERICAN BANKER , p 1

April 17, 2002
Journal Code: WAMB **Language:** English **Record Type:** FULLTEXT
Word Count: 1136
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...services they use, as with electricity.
The newest concept is the utility model, in which **many banks** share and sometimes co-invest in an outsourced platform, he said.
Viewpointe Archive Services LLC -- the **check image storage** utility owned by **Bank** of America Corp., J.P. Morgan Chase & Co., and IBM -- is a prime example of...

37/3,K/4 (Item 4 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

10129475 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Web Delivery May Revive Interest in Check Imaging

AMERICAN BANKER , p 16
March 20, 2000
Journal Code: WAMB **Language:** English **Record Type:** FULLTEXT
Word Count: 1036
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...based fraud detection systems such as image-based "positive pay," which enable corporate customers to **view images** of questionable **checks** before the **bank** pays the funds.
Another popular service involved the storage of thousands of company checks on CD-ROMs. **Banks** would take **images** of **checks** from the **databases** and place them on CD-ROMs, giving corporate customers a quick and easy way to...

37/3,K/5 (Item 5 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter

01287132 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Unisys VisualImpact/VisualArchive Solution Handles Heavy-Volume Check Processing at City

National Bank

BUSINESS WIRE
March 31, 1998 8:6
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 640
(USE FORMAT 7 OR 9 FOR FULLTEXT)
...OSR5000 RAID system and an optical disk jukebox from DISC Incorporated, which will provide the **bank** with up to **two** terabytes of **storage** capacity -- equaling more than 107,695,000 **check images**, or over one year of the **bank**'s item volume. Applications are processed on a Unisys symmetric multiprocessor (SMP) NT server with...

Dialog eLink: USPTO Full Text Retrieval Options
37/3,K/6 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)

02662361 466754561
Banks await software for exchanges of check images

Mearian, Lucas
Computerworld v37n45 pp: 4
Nov 10, 2003
ISSN: 0010-4841 **Journal Code:** COW
Word Count: 538
Text:
...exchange test project that ended last February. Viewpointe, which was founded in 2000 by the **two** banks and IBM, stores 22 billion **check images** per year.

Jennifer Lucas, a spokeswoman for Viewpointe, said the test project ran into problems when the **banks** tried to use **check images** to deal with so-called day-two settlements involving returned checks and other exceptions. Day...

...file," he said. "It's going to take quite a bit of investment for many **banks**." Using **check images** will also require "a lot more **storage**," Kute added.

KEY FEATURES

Brian Black, managing director of operations and payments at the Chicago...

Dialog eLink: USPTO Full Text Retrieval Options
37/3,K/7 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)

01317458 99-66854
Check truncation vies for attention

Murphy, Patricia A
US Banker v106n9 pp: 76-80
Sep 1996
ISSN: 0148-8848 **Journal Code:** USI
Word Count: 1317
Text:
...BancTec marketing manager Tom Cibula likens to a Dewey Decimal System for checks, supports the **storage** of **check images** at **various** Fed **Banks** and centralized access by Treasury.
Developing a similar system to support private-sector check-clearing...

37/3,K/10 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)

02968158 Supplier Number: 98538872 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
How Big of a Step Is the Viewpointe-SVPCo Deal?
(Viewpointe Archive Services LLC plans to use the Small Value Payments Co. network)

American Banker , v 168 , n 46 , p 22
March 10, 2003

Document Type: Newspaper **ISSN:** 0002-7561 (United States)
Language: English **Record Type:** Fulltext
Word Count: 920 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

TEXT:
...Reserve Bank of Boston in charge of the FedImage program, says the service already allows **many** of the **bank**'s roughly 1,000 affiliated **financial institutions** to send and retrieve **check images** through the FedLine **network**, but that most of them now use the capability only for viewing their own stored...

37/3,K/11 (Item 2 from file: 9)
DIALOG(R)File 9: Business & Industry(R)

01094164 Supplier Number: 23668937 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
BANKS ADOPT IMAGE STATEMENTS AMID ONGOING USE OF PAPER CHECKS
(Scott Imaging Associates expects about 4,000 banks to offer image statements to customers by the end of the 20th century)

Commercial Appeal , p N/A
October 10, 1996
Document Type: Regional Newspaper (United States)
Language: English **Record Type:** Fulltext
Word Count: 441

ABSTRACT:
...continue through the end of the 20th century. The Fed Memphis Branch noted that just **two** of about 350 **banks** that use its services today now subscribe to image services. Scott Image is a consulting firm to **banks** on **check** imaging, which is the **digitized** electronic recording of **checks** for **storage** and retrieval. Article provides other background information on image statements.

37/3,K/13 (Item 1 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)

02761748 **Supplier Number:** 111063090 **(Use Format 7 Or 9 For** FULL TEXT)
Banks await software for exchanges of check images: law will allow use of images to settle payments, but IT changes are needed.(News)

Mearian, Lucas
Computerworld , 37 , 45 , 4(1)
Nov 10 , 2003
ISSN: 0010-4841
Language: English **Record Type:** Fulltext
Word Count: 565 **Line Count:** 00047
...exchange test project that ended last February. Viewpointe, which was founded in 2000 by the **two** banks and IBM, stores 22 billion **check images** per year.

Jennifer Lucas, a spokes-woman for Viewpointe, said the test project ran into problems when the **banks** tried to use **check images** to deal with so-called day-two settlements involving returned checks and other exceptions. Day...

...file," he said. "It's going to take quite a bit of investment for many **banks**." Using **check images** will also require "a lot more **storage**," Kute added.

Brian Black, managing director of operations and payments at the Chicago-based Bank...

37/3,K/14 (Item 1 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

05433426 **Supplier Number:** 94975291 **(USE FORMAT 7 FOR FULLTEXT)**

AFS Showcases New Products At Industry Forum.
Item Processing Report , v 13 , n 24 , p 0
Dec 5 , 2002
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 2060
-
...toward electronification of the check."

The product, powered by Infonox's Active Payment Platform, allows **financial institutions**' ATM machines to **image** capture **both check** and cash deposit transactions at the point of

origination, instead of the traditional **central bank** or processing center. **Checks** and cash are **image-scanned** into the system as they are being deposited into the ATM. For check deposits this...

37/3,K/16 (Item 3 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

03855598 **Supplier Number:** 48389453 **(USE FORMAT 7 FOR FULLTEXT)**

UNISYS: Unisys VisualImpact/VisualArchive solution handles check processing at City National Bank
M2 Presswire , p N/A
March 31 , 1998
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 841
-
...OSR5000 RAID system and an optical disk jukebox from DISC Incorporated, which will provide the **bank** with up to **two** terabytes of **storage** capacity -- equaling more than 107,695,000 **check images**, or over one year of the **bank**'s item volume. Applications are processed on a Unisys symmetric multiprocessor (SMP) NT server with...

37/3,K/17 (Item 4 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

03780369 **Supplier Number:** 48185299 **(USE FORMAT 7 FOR FULLTEXT)**

FISERV GROWS THROUGH ACQUISITION, SMART BUSINESS
Item Processing Report , v 8 , n 25 , p N/A
Dec 18 , 1997
Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade
Word Count: 1081
-
...us. That's how we came upon check.
Check outsourcing is appealing for a big **bank** for **two** reasons: there's some technology changes taking place - going into image processing, the **storage** of images and returning **images** rather than paper **checks** to customers. **Banks** don't want to make that capital expenditure. So it was a good time to...

37/3,K/19 (Item 6 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

03358981 **Supplier Number:** 46908932 **(USE FORMAT 7 FOR FULLTEXT)**

GREENWAY MINES ACCOUNT DATA.
Item Processing Report , v 7 , n 23 , p N/A
Nov 21 , 1996
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 205
Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:
...Bank recently completed a successful direct mail campaign to prospective clients by extracting from its **database check images** containing the **bank** routing **numbers** of its **two** competitors. The **bank** expects to do similar mailings again. (Tommy Green, Greenway Corp., 770/834-0090.)

37/3,K/20 (Item 7 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

03140868 **Supplier Number:** 46430337 **(USE FORMAT 7 FOR FULLTEXT)**

Image transition
Bank Technology News , p N/A
June 1 , 1996
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 405
Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:
...with an established check vendor like NCR is crucial to guaranteeing a position in the **banking** industry's transition to **check image** processing. **Storage** Tek's tape silos can be found in **many** of the country's largest **banks**. Scott Willis, senior industry consultant with StorageTek, estimates that 45 of the nation's top ...

37/3,K/21 (Item 8 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)

02134710 **Supplier Number:** 43981791 **(USE FORMAT 7 FOR FULLTEXT)**

BANKERS GET THEIR HANDS ON RETAILERS' BOUNCED CHECKS
Item Processing Report , v 4 , n 14 , p N/A
July 21 , 1993
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 894
-
...owner is reported as deceased.
Giving Banks Access to Retailers' Bad-Check Lists
Recently the **two** services were linked, offering ChexSystems **banks** access to **SCAN**'s **database** of bad **checks** written to retailers. The combined service is called ChexPlux.
Because SCAN is keyed to driver...

37/3,K/22 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)

09719069 **Supplier Number:** 84869991 **(USE FORMAT 7 FOR FULLTEXT)**

The Tech Scene: Embracing Outsourcing's Middle Ground.(Financial institutions avoid large outsourcing agreements)
Costanzo, Chris
American Banker , p 1
April 17 , 2002
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1229
-
...services they use, as with electricity.

The newest concept is the utility model, in which **many banks** share and sometimes co-invest in an outsourced platform, he said.

Viewpointe Archive Services LLC -- the **check image storage** utility owned by **Bank** of America Corp., J.P. Morgan Chase & Co., and IBM -- is a prime example of...

37/3,K/24 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB

16415450 **Supplier Number:** 109918557 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Federal legislation revolutionizes bank check-clearing.

Long Island Business News , NA
Nov 7 , 2003
ISSN: 0894-4806
Language: English
Record Type: Fulltext
Word Count: 677 **Line Count:** 00056
...has updated its systems in preparation for sending electronic images instead of paper.

While **many banks** have been using

electronic **images** of **checks** for their own accounts and

storage purposes for several years, the new law gives an electronic

version of a check the...

37/3,K/25 (Item 2 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB

15567960 **Supplier Number:** 98538872 (USE FORMAT 7 OR 9 FOR FULL TEXT)
How Big of a Step Is the Viewpointe-SVPCo Deal?(Viewpointe Archive Services LLC plans to use the Small Value Payments Co. network)

Wade, Will
American Banker , 168 , 46 , 22
March 10 , 2003
ISSN: 0002-7561
Language: English
Record Type: Fulltext
Word Count: 996 **Line Count:** 00080
...Reserve Bank of Boston in charge of the FedImage program, says the service already allows **many** of the **bank**'s roughly 1,000 affiliated **financial institutions** to send and retrieve **check images** through the FedLine **network**, but that most of them now use the capability only for viewing their own stored...

V. Additional Resources Searched

[Insert]